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AUTHOR Mott, Frank L.
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ABSTRACT

A study of the socioeconomic status of households headed by women was conducted based upon data obtained from the National Longitudinal Surveys (NLS) of Labor Market Experience. (Since the mid-1960s NLS has been following labor market experiences of four cohorts of persons including male and female youth and mature men and women.) This study used data from both the younger cohort of women (aged 14-24 when first interviewed) and the older cohort of women (ages 30-44 when first interviewed). Each of the cohorts included about 5,000 individuals, with an overrepresentation of blacks in each. The findings indicated that marital disruption is an economic disaster to many women. On average, family income is cut in half during the transition year when divorce, separation, or death of husband occurs. Also pointed out was that black female heads of households are more severely disadvantaged in the labor market than are whites. Black women heading households are less likely to be employed. The transition from marriage to head of household usually results in an increase in employment for mature white women, but a decline for blacks. Moreover, black women who are working hold lower status jobs than their white counterparts. Overall, the economic differences between mature black and white women heads of households reflected that black women were less likely to have completed high school and more likely to have a health problem limiting the amount or kind of work they could do. (Author/BM)

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The Socioeconomic Status of Households Headed by Women



Results from the National
Longitudinal Surveys

R&D Monograph 72

U.S. Department of Labor
Ray Marshall, Secretary

Employment and Training Administration
Ernest G. Green
Assistant Secretary for Employment and Training
1979

This report was prepared under a contract with the Employment and Training Administration of the U.S. Department of Labor. The author of this report is Frank L. Mott, with the Center for Human Resource Research, The Ohio State University.

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Washington, D.C. 20213

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Frank Mott

FOREWORD

This monograph is based upon data obtained from the National Longitudinal Surveys (NLS) of Labor Market Experience, which are being conducted by the Center for Human Resource Research of The Ohio State University and the Bureau of the Census. Since the mid-1960's, four cohorts of persons have been followed in a study of their labor market experiences: one each of male and female youth, and one each of mature men and women.

In this study on the socioeconomic status of households headed by women, data are used from both the younger cohort of women (aged 14 to 24 when first interviewed in 1968), and the older cohort of women (aged 30 to 44 at the time of their first interview in 1967). Each of the cohorts included about 5,000 individuals, with an overrepresentation of blacks in each, in order to provide indepth black-white comparisons.

Findings indicate that marital disruption is an economic disaster to many women. On average, family income is cut in half during the transition year when the divorce, separation, or death of husband occurs.

The study also points out that black female heads of households are more severely disadvantaged in the labor market than are whites. Black women heading households are less likely to be employed. Indeed, the transition from marriage to becoming a head of household results in an increase in employment for mature white women, but a decline for blacks. Moreover, black women who are working hold lower status jobs than their white counterparts.

The economic differences between mature black and white women heads of households reflect, in large part, the fact that the black women were less likely to have completed high school. In addition, black women were more likely to have a health problem. Almost one of every three mature black women heading households, compared with one of every five of their white counterparts, reported a health problem which limited the amount or kind of work they could do.

These and other findings of direct implication for both policy and program developments are described in this monograph, and are buttressed with data of a depth and scope that only a longitudinal survey can give.

HOWARD ROSEN
Director
Office of Research
and Development

PREFACE

The number and proportion of all American families headed by women have increased dramatically in recent years. Indeed, in the short 8-year period between 1970 and 1978, the proportion of all American families headed by women increased from about 1 in 10 to 1 in 7. While some of this increase reflects a burgeoning adult population, the majority--about 75 percent--is the result of increases in the proportion of women who are either separated, divorced, or widowed.

In recent years, we have also witnessed a substantial increase in both the popular and academic literature relating to the special problems encountered by women heading their own households. However, much of the popular literature is impressionistic and the academic literature is often constrained by limitations in the quantity and quality of the available data. Many of the indepth studies are limited to narrowly defined populations; conversely, the studies which are national in scope often are limited in depth of information available. In addition, the available data invariably have been limited to crosssections which compare female-headed and other households at one point in time but do not permit longitudinal investigations which follow the same women through their transition from husband-present households to being head of their own family unit.

The ongoing National Longitudinal Surveys of Labor Market Experience, which have been sponsored by the Employment and Training Administration of the U.S. Department of Labor since the mid-1960's, represent a unique data source for probing more extensively than is generally possible into both the characteristics and the dynamics of households headed by women. This study includes detailed information for the 1967 to 1972 period for the cohort of women who were 30 to 44 years of age when first interviewed in 1967 (hereafter termed the "mature" women) and for the 1968 to 1973 period for the cohort of women who were 14 to 24 years of age when first interviewed in 1968 (hereafter termed the "young" women). Each of the two nationally representative groups of women initially included over 5,000 respondents. In addition, each of the cohorts of 5,000 included an overrepresentation of 1,500 black respondents which permits indepth comparisons of the characteristics and dynamics of black compared with white households. Also, for ease of presentation, all of the materials in the report reference 1968 and 1973, even though the women's interviews were held in reality in late summer of 1967 and 1972.

This study focuses on women from two different generations who are heading their own households. By focusing separately on young women who were 14 to 29 during the 1968 to 1973 period and mature women who were 30 to 49 between 1967 and 1972, the study has emphasized the heterogeneity of women heading their own households. Young household heads are most likely to be women who have not yet married or who have recently separated or divorced. They also are very likely to have small children present, which often severely constrains them in the job market.

In contrast, older women heading their households may well be separated or divorced but also include a substantial proportion of widows. In addition, on the average, they are more likely to have been heading their household for a longer period of time than the younger women, and are less likely to have young children. Thus, they are more likely to have made the psychological and economic adjustments which enable them to cope with the day-to-day experiences associated with having the primary responsibility for their families' well-being.

The principal focus of this study is to highlight, through the presentation of basic statistical information, the social and economic situation of young and mature women heading their households. Comparisons between the characteristics and needs of younger and older and black and white heads of households are made. In addition, relevant comparisons between women heading their own households and other women are included where appropriate. Special emphasis is placed on the dimensions of those women's lives which relate to their employment, income, health, child-care needs, and general economic well-being. In addition, some suggestions for possible programs and policies geared towards their needs are included. It is hoped that this report will remedy to some extent the paucity of hard statistical information regarding a significant and unique segment of the American population.

SUMMARY OF RESULTS

Employment

Black female heads of households are severely disadvantaged in the labor market compared with their white counterparts; they are less likely to be employed and, if employed, have lower status jobs which are associated with a greater intermittency of employment and lower hourly wages.

Whereas the transition from living with a husband to becoming head of one's own household is associated with increases in employment for white mature women,* the percentage of black women employed declines. This decline is associated with the lower average educational attainment of the black household head and with her lower probability of receiving job training following a marital or household transition.

In general, much of the discrepancy in employment characteristics between mature black and white household heads is present only among the less educated. A comparison of white and black mature female heads with at least 12 years of schooling indicates that differences in employment ratios, weeks worked, and hourly wages are relatively small.

Thus, the major economic differences between the mature black and white heads reflect both (1) the greater proportion of black heads who have not completed high school, and (2) the lesser annual earnings of the black high school dropouts compared with those of the white dropouts.

Since the generation of young women now reaching adulthood is more homogeneous with regard to educational completion, it is likely that many of the employment problems experienced by the older black household heads will be less severe in their daughters' generation.

When one compares the employment experiences of the younger with the mature household heads, one generalization is worth noting. The older black household heads did not have great difficulty finding jobs, but the jobs they found were poor, in terms of status and wages; in contrast, the younger black heads have more

*"Mature women refers to individuals in the NLS cohort of women who were 30 to 44 years of age when first interviewed in 1967. "Young" women refers to individuals in the NLS cohort of women who were 14 to 24 years of age when first interviewed in 1968.

difficulty finding a job but the jobs they find are better. From a policy perspective, this suggests that older black women are more in need of specific job training, while the younger women could benefit from a greater emphasis on job search methods.

Child-care needs and arrangements relate to this distinction. The vast majority of the young black heads have children, compared with only about one-third of the young white heads of households. Not only would better child-care help these young black women in keeping a job, but it would greatly aid them in job search. Two of every three of the young black household heads with children indicated that they had been handicapped in their job search during the past year because of a lack of adequate child-care arrangements. In addition, about 60 percent of these black mothers indicated that they would be seeking work if free child-care facilities were available.

Health and Welfare

About 1 of every 5 mature white female household heads and almost 1 of every 3 such black heads have a health problem which limits in some way the amount or kind of work they can do. Health problems are more prevalent among female household heads than among women who are not heads of their households.

Differences in work participation between white and black female household heads can be directly attributed to differences in health status. That is, there is no difference in employment status between healthy white and black female household heads, whether gauged from the perspective of survey week employment or the percentage of the year that the respondent was employed during the year preceding the survey week. Major reasons for the differences in employment between white and black heads are (1) black women are more likely to have a health problem, and (2) when they have a health problem, they are less likely to be employed than their white counterparts with health problems.

One explanation for this racial discrepancy relates to the fact that mature black women are much more likely to be employed in physically demanding jobs. Whereas almost two-thirds of employed mature white heads are holding white-collar jobs, only about one-quarter of the black employed heads are similarly situated. As a result, when a black employed woman encounters an ailment which is physically debilitating, she is more likely than her white counterpart to have to leave her job.

Paralleling the association between health and work is a rather strikingly close association between the prevalence of a health problem and the receipt of welfare. First, as expected, female heads with a health problem are much more likely than their healthy counterparts to be in receipt of welfare. About 40 percent of all

the heads with a health problem in 1973 had received public assistance during the preceding year, compared with only 13 percent for the healthy female heads. Also, about 30 percent of white female heads with a health problem had received welfare compared with over 60 percent of their black counterparts. Part of this racial difference reflects the above-noted greater likelihood that a black female head with a health problem will be unemployed or out of the labor force.

Income, Poverty, and Employment

In the short run, the economic traumas associated with leaving an intact marriage can be extremely serious. This may be noted most dramatically by comparing the social and economic status of women in the last year they are living with their husbands with their status in the first year they are no longer with their husbands--whether the change reflects a separation, divorce, or widowhood. For example, in the short run there is a precipitous decline in family income for white and black mature women from "before" to "after" this household head transition. In particular, white family income declines from about \$10,500 to \$5,300 (in 1967 dollars) in the 1-year transition period, reflecting the loss of an average of \$7,100 of husband's earnings which is not compensated for by a small increase in the woman's earnings and a slightly larger increase in welfare and other income. As a result, the poverty ratio (ratio of the family income to the official poverty level threshold for families of that size) for these white families declines from 2.75 to 1.84.

For mature black women, family income declined from about \$7,100 to \$4,400, as a loss of \$4,100 in husband's income was not compensated for by a modest increase in both the woman's earnings and welfare. The resulting decline in the poverty ratio was from 1.74 to 1.24.

For most female-headed households, the employment of the household head represents the only effective means for lifting the household unit above the poverty line. This is true for both white and black households although, on the average, the white employed head (by virtue of her higher earnings) is better able to supplement her family's income. Reflecting a narrowing of the educational differential between blacks and whites over time, this earnings difference should narrow for subsequent generations of women.

Aside from the earnings of the woman herself, the presence of additional wage earners in the family represents the best means for raising the family's income. This is particularly true for black families, where the mean income increases from about \$5,000 to \$8,000 with the addition of a second wage earner.

There are major differences between the ability of black and white women to gain access to various income sources. For example, a larger proportion of white female family heads receives income from every possible income source (running the gamut from their own earnings to alimony) with the sole exception of welfare. Indeed, this suggests that a major reason more black women obtain welfare is that their other income options are limited. This, of course, is consistent with the notion that employment and welfare represent the only two major income sources available to black women.

The argument that welfare represents a viable alternative to employment has little substance when one notes that the average white female-headed household receiving welfare has a poverty ratio of 1.01, compared with 2.73 for the average female-headed household not on welfare. The corresponding black estimates are .82 and 1.74. In other words, the average mature black female-headed household receiving welfare has a family income which leaves it almost 20 percent below the poverty line, and the average white female-headed household receiving welfare has an income exactly at the poverty line.

In the final analysis, a woman heading her own household (and in particular a woman becoming head of her own household) in all too many instances is living in dire economic circumstances. From a "universe of need" perspective, there is no doubt that female household heads and their families are on average in need of special assistance in the areas of employment counseling and training, as well as income maintenance.

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INTRODUCTION

Reflecting both demographic and social phenomena, recent years have witnessed a dramatic increase in the numbers and proportions of women heading their own households. From a long-term perspective, U.S. population growth over the past half century has resulted in more than a doubling in the number of American families with, not unexpectedly, parallel increases in the numbers of separated, divorced, and widowed women; these are the women who traditionally have headed households.

More recently, primarily over the past decade, social trends suggesting fundamental changes in marital and living arrangements in our society have been evidenced. For example, divorce and separation rates have risen in recent years with a resulting rise in the proportion of all adult women in these statuses. 1/ Also, even more recently, increasing proportions of young adult women are delaying marriage and forming their own households outside of their parental homes. Finally, as the proportion of the population and the numbers of people at the upper end of the spectrum increase (a demographic phenomenon of increasing importance), the number of widows heading their own households will increase. This reflects, in part, the fact that older women, on average, outlive older men by a number of years. As a result, the number of widows in our society substantially exceeds the number of widowers and will continue to do so in increasing numbers in the years ahead. The net result of all the above factors is that a significantly larger proportion of all households are now headed by women than was true only a generation ago--25 percent in 1977, compared with 15 percent in 1950. 2/ This proportion can be expected to increase in the future. 3/

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- 1/ This phenomenon reflects changes in attitudes toward marriage and divorce, as well as the higher proportions of women in relatively short-term marriages--marriages which have higher probabilities of termination.
 - 2/ There is extensive Census Bureau literature which focuses in great detail on all of the demographic considerations: U.S. Bureau of the Census, Current Population Reports, P-20, No. 327 (August 1978), "Households and Families by Type, March 1978" highlights current statistics for the female-headed group. P-23, No. 52, by Paul C. Glick, entitled "Some Recent Changes in American Families," highlights recent trends.
 - 3/ See, for example, U.S. Bureau of the Census, Current Population Reports, Series P-23, No. 49, "Population of the United States, Trends and Prospects: 1950-1990." (Washington: U.S. Government Printing Office), 1974; and Paul C. Glick and Arthur J. Norton, "Marrying, Divorcing, and Living Together in the U.S. Today." See Population Bulletin, Vol. 32, No. 5 (Population Reference Bureau, Inc., Washington, D.C., 1977) for discussions of prospects for the future.

Reflecting, in part, the increasing demographic importance of female-headed households, there has been in recent years an expansion in the range and depth of information available about the characteristics of this group. For example, published materials from the Current Population Survey (CPS) have increased considerably; indeed, the 1979 Employment and Training Report of the President includes a chapter on female-headed households which draws heavily on this source. Another important source for information about this group are the ongoing National Longitudinal Surveys (NLS) of Labor Market Experience for Young and Mature Women, surveys which were initiated under the auspices of the U.S. Department of Labor's Employment and Training Administration (formerly the Manpower Administration) in the late 1960's, and which will continue at least until 1983.

While the Current Population Survey and studies based on other data sources have enhanced our knowledge about women heading their own households, basic gaps continue to exist in our knowledge and understanding of the program and policy needs of this group. These gaps reflect constraints in the range of much of the data available, as well as their cross-sectional nature which prevents one from following women over time as they move from one marital or household status to another. This study, which exclusively uses data from the National Longitudinal Surveys, partially remedies these traditional data problems by including more detailed information comparing female heads and non-heads. Also, for selected questions of interest, the study follows the same women through a household transition, examining their characteristics before and after the events. Where appropriate, suggestions for employment and training programs and policies are noted.

THE DATA SET AND METHODOLOGICAL CONSTRAINTS

The National Longitudinal Survey (NLS) of Labor Market Experience of Mature Women is a continuing series of indepth interviews beginning in 1967 and extending into the 1980's, with a nationally representative sample of over 5,000 women (about 3,500 white and 1,500 black women) aged 30 to 44 years. This study includes information from detailed personal interviews completed with these women in 1967, 1969, 1971, and 1972. While brief telephone interviews were completed in 1974 and 1976 and a personal interview was completed in 1977, the two telephone interviews included only limited additional information; data from the 1977 interviews are not yet available.

Parallel interviews with a cohort of about 5,000 women 14 to 24 years of age in January 1968 were completed annually between 1968 and 1973. These interviews are the focus of the material included here which relates to young female household heads. 4/ The personal interviews with both the younger and older cohorts of women include detailed information on their employment, education, training, income, and family experiences, as well as a more limited series of items which focus on their employment and family-related attitudes.

These surveys have been funded by the Employment and Training Administration of the U.S. Department of Labor, with the interviews conducted by the U.S. Bureau of the Census. The Center for Human Resource Research of The Ohio State University, under a separate contract with the Department of Labor, has been responsible for preparing a series of special reports for the Department of Labor focusing on topical issues relating to employment programs and policies.

Each of the NLS cohorts includes an overrepresentation of black respondents, thus providing a sufficiently large number of blacks for statistically reliable racial comparisons. Indeed, given the major differences in the composition of black and white female-headed households, in all cases where sample sizes permit, 5/ separate results for black and white women will be presented. For

4/ A second 5-year sequence included telephone surveys in 1975 and 1977, and a personal interview in 1978. This 5-year sequence will be repeated in 1980, 1982, and 1983. Additional interviews with the mature women are planned for 1979, 1981, and 1982. Parallel surveys have been completed for young men 14 to 24 and older men 45 to 59 in 1966. See the National Longitudinal Surveys Handbook, 1978 (Columbus, Ohio: Center for Human Resource Research, 1978) for further information.

5/ For a detailed description of the sampling, interviewing, and estimating procedures for the young and mature women's surveys, see the appendixes of Frank L. Mott et al., Years for Decision, Vol. 4 (Columbus, Ohio: Center for Human Resource Research, 1977), and Herbert S. Parnes et al., Dual Careers, Vol. 4 (Columbus, Ohio: Center for Human Resource Research, 1976).

a number of reasons, this data set represents a unique data source for examining factors associated with transitions in family and household status. First, it is possible to follow the same economic status as they move from one household or family status to another. 6/ Changes in employment and income status, as well as such demographic transitions as changes in household size and the presence of children, can be examined. Allowing for time lags, it is sometimes possible to see how employment and training circumstances prior to a marital transition affect both employment status and economic well-being after the event. One can also examine, at the disaggregated individual family unit level, the extent to which women moving into a household-head status are able to replace income sources (such as husband's earnings) to which they no longer have access.

In addition to the dynamic advantages of the NLS data (compared with the cross-sectional constraints encountered when using CPS data), this data set also has a much wider variety of information available in each survey. Thus, it is possible to relate educational, employment, income, and demographic variables for the same household unit to each other in a detailed manner not possible with most other data sets. For example, the comparison of income sources, employment, experiences, and basic demographics included here represents unique tabular material about the status of the female-headed households not elsewhere available. Similarly, the association between health and welfare status and employment is not elsewhere available.

Finally, the constrained age range for the women in the NLS sample, while in one respect a disadvantage (compared, for example, with the Current Population Survey and the Michigan Income Dynamics Panel), in another important respect, is an advantage: It ensures that the NLS analyses are highly controlled with respect to age--a variable known to be sensitive to many important demographic and socioeconomic phenomena. Indeed, the comparisons of both statuses and dimensions of change between the younger and mature women's cohorts in this study represent comparisons of two successive generations of American women at a point in history when fundamental transitions in employment behavior patterns and attitudes are occurring.

6/ The head-of-household concept utilized here is self-definitional. That is, the head of household in this study is the person who was defined by the women interviewed as the head of the household. Indeed, there are a few instances of women in households where the husband was present, defining themselves as the head. The writer must acknowledge, however, that this was not a common occurrence. In almost all husband-present households, the man was defined as the household head, even in those instances where the woman was clearly the primary breadwinner.

FOCUS OF THE RESEARCH: THE SAMPLE

Any discussion of the characteristics and patterns of households which are headed by women must continually emphasize their heterogeneous character. Obviously, the problems faced by widows approaching old age may differ significantly from those of young or middle aged women, with or without children, who have recently dissolved their marriages. In turn, the policy issues relating to these older women are substantially different from those of young women heading their own households. This latter group, while including many young women with children but without husbands, also includes a substantial component of childless single young women who have left their parental households and are heading their own households. These single women, from a policy perspective, are no more a "problem" group than are young married couples coping with the day-to-day problems of emergent adulthood. Thus, the age groups determine, to a great extent, the focus of the analysis from a policy perspective. At age 20 to 24, the vast majority of female household heads are single women. In the middle-age groups, separated and divorced women predominate; and by late adulthood, widows are by far the largest group.

The principal objective of this research will be to describe in some detail (to the extent sample sizes permit) the unique characteristics of women who head their own households. 7/ As already noted, various dimensions of marital status will be considered in some instances because of the unique problems a particular marital status group may face. Also, certain analyses will include comparisons with appropriate households where a woman is not the head. However, once the fundamental differences between female- and male-headed households have been established, further comparisons between these two groups will be limited.

Because of the considerable current interest in the "displaced homemaker" group, the primary focus of this research will be on female-headed households in the mature women's cohort. The discussion of the young women will be more abbreviated and usually limited to suggesting major contrasts, reflecting both secular and intergenerational variations between the younger and older women. However, where certain characteristics of young women and their families suggest policy-relevant considerations, these, of course, will be acknowledged. In particular, the intergenerational contrasts will emphasize the lack of homogeneity within the female-headed household group.

7/ The reader will note that the analyses frequently use both household and marital status concepts, with the primary focus being on female household heads. Within the female-headed household group, there are in some instances major differences between the widowed, separated, divorced, and never-married groups. To the extent that their characteristics differ, the problems they face are different and relevant employment and training programs may vary. However, given sample size constraints, it was not feasible to provide separate analyses of female household heads by marital status. Because of these sampling constraints, analyses by marital status will combine both household heads and nonhousehold heads.

DYNAMIC AND STATIC CONSIDERATIONS OF HOUSEHOLD HEADSHIP

For purposes of employment and training programs or policy development, one needs to consider the female household head group from dynamic as well as static perspectives. That is, programs which focus on the group as a whole must also be sensitive to the fact that many women in this status either have not been in it very long or may well move into another status. For example, many women remain in a separated or divorced status only for a brief period of time; or perhaps more pertinently, they may remain in a divorced, separated, widowed, or never-married status for a significant time period, but move in and out of a head-of-household status. For example, while about 11 percent of the mature women were household heads in 1968, and almost 16 percent in 1973, only about 2 percent were household heads at all survey dates between 1968 and 1973. ^{8/} From a racial perspective, about 6 percent of the white mature women were household heads at all survey dates, while about 21 percent of all the black respondents fell in that category.

Both the static or cross-sectional and the dynamic approaches are of basic importance from a program or policy perspective. To determine the "universe of need," it is necessary to detail the characteristics of the whole female-household-head group as of a given point in time. At the same time, however, one needs to highlight the characteristics of those women who have recently made the transition into a female-head status, as these may be the women who are in need of short-term assistance often associated with changes in marital, or household status. For this reason, this study highlights the characteristics of both groups: all women in a head-of-household status (the "cross-sectional" results), as well as women who have recently made the transition to household-head status.

^{8/} As noted earlier, while the period referenced mid-1967 and mid-1972 for the mature women, and early 1968 and early 1973 for the young women, for ease of presentation, all text and tabular references will be to 1968 and 1973 for both age cohorts. More specifically, the 1967 interviews for the mature women occurred between the months of May and August, and the 1972 interviews between the months of April and June of that year. For the younger women, interviews in 1968 were conducted between January and May and in 1973 between January and March. Thus, there is a gap of anywhere from 5 to 12 months between the girls' and women's interviews at the earlier time period, and from 5 to 10 months in the latter time period.

EMPLOYMENT AND RELATED CHARACTERISTICS: THE CROSS SECTION

The Mature Women

It is apparent that the characteristics of women heading their own households, their ability to obtain remunerative employment, and their ability to maintain a satisfactory quality of life from both an economic and noneconomic perspective, are all interrelated. Table 1 includes a range of characteristics for all mature women (women 30 to 44 years of age in the first survey year), which enables one to contrast the statuses of women who are heads of their own households with the status of all other women. One may note certain significant differences between the status and well-being of white and black household heads, as well as between heads and nonheads separately and within the two racial groups.

About 1 of every 3 mature white women heading their own households have not completed high school, compared with about 2 of every 3 of their black counterparts. ^{9/} This enormous racial differential in educational attainment has major implications for the relative ability of white and black women to cope financially when heading their own households. In addition, the average black household head is more likely than her white counterpart to have a health problem.

With regard both to education and health, there is a larger gap in status between black heads and nonheads than between white heads and nonheads. Thus, in several important ways, the black household head group represents more of a "selected out" population than is true for white household heads, and as such, may be in greater need of special program assistance because of its lower average educational level and greater prevalence of health problems.

The summary statistics in Table 1 suggest how the education and health differentials affect both employment and related income characteristics. The white head is more likely than her black counterpart to be employed, to be earning a higher hourly rate of pay, and to have a higher status job which pays annual earnings. Paralleling her lesser likelihood to be working (partly a reflection of her greater family responsibilities),

^{9/} It should be noted that the major educational differential for the mature women is the racial difference and not the difference by head status. White heads and nonheads of households are equally likely to have completed high school; black household heads are somewhat more likely than their nonhead counterparts to have dropped out of high school.

TABLE 1

Selected Social and Economic Characteristics of Mature
Women in 1973 by Head of Household Status and Race

Selected Characteristics	White		Black	
	Head	Not Head	Head	Not Head
Number of Women	426	2,766	429	777
Percent with Less Than 12 Yrs. of School	33.9	30.2	65.0	55.7
Percent Employed	72.6	50.9	60.6	61.3
Unemployment Rate	4.2	3.6	4.7	2.9
Labor Force Participation Rate	75.7	52.7	63.6	63.2
Percent with Health Problem	21.8	16.2	31.8	23.3
Mean Family Income	\$ 7,280	\$ 14,713	\$ 5,111	\$ 10,274
Mean Hourly Rate of Pay for Those Employed	\$ 3.15	\$ 2.88	\$ 2.55	\$ 2.77
Median Number of Children	1.8	2.6	2.8	2.8
Median Poverty Ratio	2.05	3.25	0.95	1.80
Percent Below Poverty Line	23.3	3.9	53.2	23.4
Percent White Collar (employed)	64.5	67.0	26.0	36.0
Percent White Collar (experi- enced - not employed)	49.8	65.2	10.2	17.3
Mean Weeks Worked Since Last Survey	36	25	31	31
Mean Usual Hours Worked at Current or Last Job	37	34	35	35
Mean Usual Hours Worked at Current Job	38	35	35	36
Mean Annual Earnings	\$ 4,231	\$ 2,130	\$ 2,495	\$ 2,895
Mean Welfare Income for Welfare Recipients	\$ 2,037	\$ 1,243	\$ 2,217	\$ 1,505
Percent Receiving Welfare	13.9	1.7	42.9	9.7

the black head is more likely to be receiving welfare and, on average, has a significantly lower family income. As a result, where less than 1 of every 4 white households with a female head is living below the poverty line, the majority of black female-headed families are living in poverty.

Much of the racial variation in employment directly reflects the above-noted educational discrepancies, which are associated with major differences in the ability of black and white women to obtain quality employment (whether the latter be gaged from the perspective of occupational status, earnings, or job stability). As Tables 2 and 3 indicate, the black household head is doubly disadvantaged in that she is not only more likely than her white counterpart to be a high school dropout, but has significantly less job success than the white household head if she has not completed high school. ^{10/} It may be noted in Table 2 that the average black household head with less than a high school diploma is much less likely to be employed than her white counterpart. Her annual earnings are also lower, reflecting her lesser work participation pattern, as well as a lower hourly wage rate when she is able to work (Table 3). ^{11/}

The employment discrepancies between the better educated white and black household heads are much narrower. Differences in labor force participation rates and employment ratios are not significant, and annual earnings differentials are less pronounced than they were for the less educated. ^{12/}

^{10/} The tables included in this section focus on women who were employed during the survey week. Parallel tables which included women otherwise employed during the year suggested similar results, so they are excluded for the sake of brevity.

^{11/} Even though less educated black and white household heads work similar hours and weeks during the year, the black hourly wage rate is well below that for white household heads with less than 12 years of school, and their resultant annual earnings are thus well below those of their white counterparts. It may also be noted that if these black women actually earned their survey week wage for the number of weeks and hours they indicated they worked during the year, their annual wage would be well above their actual annual wage, suggesting that the survey week wage cited may overstate their usual hourly earnings during the year.

^{12/} See Sylvia F. Moore, The Effects of Marital Disruption on the Labor Supply of Young Women (Ph.D. dissertation: The Ohio State University), 1978, pp. 75-84.

TABLE 2

Labor Force Status of Mature Women in 1973 by Educational
Attainment, Head of Household Status, and Race

Labor Force Status and Educational Attainment	Total		White		Black	
	Head	Not Head	Head	Not Head	Head	Not Head
Labor Force Participation Rate						
Total	73.3	55.6	76.2	52.8	63.6	63.4
High School Dropout	64.8	50.4	69.4	49.6	56.5	56.0
High School Graduate	79.3	55.1	79.8	54.1	76.5	72.6
Percent Employed						
Total	70.4	51.7	73.3	50.9	60.6	61.5
High School Dropout	61.3	48.2	66.1	47.4	52.9	53.1
High School Graduate	76.8	53.4	77.0	52.4	75.3	72.0
Population Sample Size						
Total	849	3,535	422	2,761	427	774
High School Dropout	432	1,342	148	874	284	468
High School Graduate	417	2,193	274	1,887	143	306

NOTE: In all tables, the high school graduate category includes women with 12 or more years of school.

TABLE 3

Mean Employment Characteristics of Mature Women Employed in Survey Week
1973 by Educational Attainment, Head of Household Status, and Race

Status Characteristics	Number of Women	Respon- dent's Earnings	Hourly Wage	Weeks Worked	Hours Worked
White					
Head					
High School Dropout	84	\$4,412	\$2.45	44.9	37.7
High School Graduate	185	6,529	3.46	48.0	38.3
Not Head					
High School Dropout	522	3,643	2.43	44.1	35.7
High School Graduate	802	4,933	3.06	46.4	34.7
Black					
Head					
High School Dropout	116	2,952	2.11	47.5	35.5
High School Graduate	93	5,649	3.22	47.8	37.5
Not Head					
High School Dropout	193	3,404	1.96	46.1	36.2
High School Graduate	185	6,204	3.47	49.2	37.9

Shifting from educational to occupational discrepancies, the data of Table 4 strongly support the notion that much of the employment discrepancy between mature black and white household heads reflects their differential ability to find comparable jobs. Black female heads had earnings only slightly below those of white heads within each of the three broad occupational groupings of white-collar, blue-collar, and service employment. ^{13/} Also, the hourly wage rates for employed black and white heads are virtually identical within occupational groups. Finally, there are no major racial variations in weeks worked during the year or in usual hours worked during the week. Thus, it is evident that, as the demand and supply factors which channel black women into different occupational paths lessen in importance, most of the employment discrepancies between the two groups will diminish too.

Variations by Marital Status for Mature Women

Focusing briefly on variations by marital status rather than household-head status, it is apparent that the overall female-headed household designation masks certain major socioeconomic variations by marital status. These marital status variations suggest that at least some employment and training policies for displaced homemakers should perhaps distinguish between the needs of marital status subsets within the overall female household-head group.

As may be noted in Table 5, except women living with husbands, women who have never been married represent, on the average, a uniquely advantaged group. This group has more education than white women in other marital statuses, are less likely to have a health problem, are much more likely to be employed, and, if employed, are more likely to have favorable employment characteristics. That is, over 80 percent were employed in white-collar jobs, and their hourly and annual earnings were the highest of any marital status category. Thus, for the most part, this marital group, which historically has led the way in the fight for equal employment opportunities for women, may be viewed as highly successful from an economic perspective. ^{14/}

^{13/} Sample size constraints do not permit disaggregation below this level.

^{14/} William G. Bowen and T. Aldrich Finegan, The Economics of Labor Force Participation (Princeton, N.J.: Princeton University Press, 1969), pp. 242-267.

TABLE 4

Mean Employment Characteristics of Mature Women Employed in 1973
Survey Week by Occupational Level, Head of Household Status, and Race

Status Characteristics	Employment Characteristics				
	Number of Women	Respon- dent's Earnings	Hourly Wage	Weeks Worked	Hours Worked
White					
Head					
White Collar	178	\$6,926	\$3.60	48.7	39.3
Blue Collar	49	4,899	2.60	46.6	40.2
Service	41	2,703	1.86	41.8	30.7
Not Head					
White Collar	755	5,187	3.15	46.9	34.9
Blue Collar	208	3,709	2.50	43.7	37.2
Service	154	2,636	2.07	42.9	32.2
Black					
Head					
White Collar	53	6,535	3.67	48.8	39.8
Blue Collar	43	4,415	2.74	48.3	38.9
Service	109	2,588	1.89	46.7	32.8
Not Head					
White Collar	135	6,802	3.94	48.6	37.9
Blue Collar	81	4,264	2.37	49.2	39.3
Service	155	3,445	1.84	46.4	35.1

TABLE 5

Selected Social and Economic Characteristics of Mature
Women in 1973 by Marital Status and Race

Selected Characteristics	Marital Status				
	Married, Husband Present	Widowed	Divorced	Separated	Never Married
White					
Number of Women	2,671	100	197	79	125
Percent with Less than 12 Yrs. of School	29.8	31.5	36.3	48.8	25.7
Percent Employed	50.1	61.4	78.4	66.5	82.2
Unemployment Rate	3.5	3.7	6.5	3.1	1.3
Labor Force Partic- ipation Rate	51.9	63.8	83.9	68.6	83.3
Percent with Health Problem	16.3	20.9	19.4	29.4	15.8
Mean Family Income	\$14,845	\$8,011	\$7,195	\$6,280	\$9,155
Mean Hourly Rate of Pay for Those Employed	\$2.86	\$2.65	\$3.03	\$2.70	\$3.91
Median Number of Children	2.6	2.1	1.9	2.3	0.5
Median Poverty Ratio	3.27	2.03	1.94	1.50	3.31
Percent Below Poverty Line	3.5	21.6	21.8	36.2	14.5
Percent White Collar (employed)	66.9	63.8	58.9	47.3	82.6
Percent White Collar (experienced, not employed)	65.2	51.9	41.6	37.1	72.4
Mean Weeks Worked Since Last Survey	25	29	38	33	43
Mean Usual Hours Worked at Current or Last Job	34	34	38	38	40
Mean Usual Hours Worked at Current Job	34	33	39	38	40
Mean Annual Earnings	\$2,055	\$2,526	\$4,304	\$3,602	\$6,502
Mean Welfare Income for Welfare Recipients	\$1,184	\$1,585	\$1,890	\$2,162	\$1,801
Percent Receiving Welfare	1.4	4.1	16.8	30.0	6.4

TABLE 5 (Continued)

Selected Characteristics	Marital Status				
	Married Husband Present	Widowed	Divorced	Separated	Never Married
Black					
Number of Women	707	111	102	194	80
Percent with Less than 12 Yrs. of School	55.9	69.7	49.5	71.7	54.8
Percent Employed	61.7	55.2	73.2	58.2	56.2
Unemployment Rate	2.8	2.6	3.6	6.8	0.0
Labor Force Partic- ipation Rate	63.5	56.5	75.9	62.6	56.5
Percent with Health Problem	23.3	39.9	24.0	29.2	32.0
Mean Family Income	\$10,626	\$4,903	\$6,138	\$4,825	\$5,406
Mean Hourly Rate of Pay for Those Employed	\$2.77	\$2.25	\$3.15	\$2.25	\$2.81
Median Number of Children	2.9	2.6	2.6	3.0	1.0
Median Poverty Ratio	1.87	.88	1.35	.83	1.07
Percent Below Poverty Line	21.0	57.4	38.9	61.4	48.5
Percent White Collar (employed)	35.3	18.7	39.8	15.4	49.2
Percent White Collar (experienced, not employed)	16.8	5.1	14.1	11.3	9.1
Mean Weeks Worked Since Last Survey	31	27	38	31	29
Mean Usual Hours Worked at Current or Last Job	35	36	38	32	37
Mean Usual Hours Worked at Current Job	36	36	38	33	38
Mean Annual Earnings	\$2,905	\$1,991	\$3,950	\$1,992	\$2,780
Mean Welfare Income for Welfare Recipients	\$1,505	\$1,622	\$2,722	\$2,140	\$1,970
Percent Receiving Welfare	7.7	40.6	30.5	46.9	46.3

Conversely, the least economically successful white group includes those white women who are separated from a spouse. ^{15/} They have, on the average, the least education and are most likely to have a health problem which limits their ability to work on a job. ^{16/} Paralleling those attributes, they generally have difficulty in the job market.

Divorced white women generally have social and economic characteristics which leave them in an advantaged position, compared with separated women, but not as well off as single (never married) women. White widowed women are most difficult to define, as they cross all socioeconomic strata more comprehensively; their numbers include many poor women in need of work, as well as an upper income, better educated group who may have access to pension and insurance payments. ^{17/}

Among black women, the divorced households may be seen to be most successful, reflecting the fact that divorce is more common among middle-class couples. As with the white women, never-married black women have somewhat more favorable socioeconomic characteristics than widowed or separated women. However, for black families, there is no significant difference between the personal, labor force, or income-related characteristics of separated and widowed women. Indeed, in each case, well over half are in families with incomes below the poverty line.

Shifting from the survey week to a somewhat long-term perspective, it is useful to see how variations in the work history of these mature women are consistent or inconsistent with the survey week information.

^{15/} At least some of the racial and age variations in characteristics by marital status may reflect variations between different groups in their propensity to remarry. That is, for example, to the extent that "higher status" women of a particular age or race are more likely to remarry than women of another age or race, the "non-remarriers" will represent, to differing degrees, "selected out" populations.

^{16/} The causation associated with variations in marital status is complex. There is clear evidence that women who never marry include a disproportionate proportion of individuals with chronic health problems. In addition, women in "other" marital statuses have, on average, a lower socioeconomic status, which is known to be associated with a greater likelihood of a health problem.

^{17/} For a comparative discussion of the socioeconomic characteristics and labor force patterns of divorced and separated women, see Allyson Sherman Grossman, The Labor Force Patterns of Divorced and Separated Women, Special Labor Force Report 198 (U.S. Government Printing Office, 1977).

First, one may note that, whereas white household heads have worked a much larger proportion of the preceding 5 years than did nonheads, there was no analogous gap for black women (Table 6). In fact, with the sole exception of black divorced women (largely a middle-class group), there are no major work history variations between the other marital statuses. Generally, an economic need to work dominates the work orientation of the black women, regardless of status, and the employment constraints—health problems, the presence of children, and demand phenomena—are largely beyond their control at this point in their life cycle.

For mature white women, the never-married have had an essentially continuous work history. In fact, focusing more narrowly on such women who are heads of their households, they have been employed 6 months or more for more than 85 percent of the years since they left school (Table 7). Indeed, if they are employed (which most of them are), they have been with their current employer about 10 years.

Divorced white women have been employed about 75 percent of the time over the preceding 5 years, but only 56 percent of the time since leaving school, reflecting the fact that at some point in the past they had been married, during which time they were less likely to have worked. In general, the shorter the time interval, the more sensitive the duration of employment is to the woman's current marital status. This is but one additional way of emphasizing the importance of considering both the cross-sectional and longitudinal dimensions of family and economic phenomena. While current employment factors are closely associated with current economic and social well-being, the cumulative effect of prior experiences can weigh heavily on current and future socioeconomic status. This, of course, is the principal rationale for placing the greatest program emphasis on assisting those displaced homemakers without substantial and meaningful recent employment experiences.

The Younger Women

It is apparent from Table 8 that many of the socioeconomic differentials noted between mature black and white heads of households may be evidenced between the young black and white heads (those 14 to 24 years of age in 1968). That is, the black household heads have, on the average, less education, are more likely to have a health problem, have more children, and (partly as a reflection of the above) generally have less favorable employment and income characteristics.

Less than 60 percent of the young black household heads were in the labor force, compared with almost 85 percent of their white counterparts. Also, the black women had about a 14-percent unemployment rate, compared with about 5 percent for white household heads. The

TABLE 6

Percentage of Total Weeks Employed in Past 5 Years for Mature Women by Head of Household Status, Marital Status, and Race in 1973

Status Characteristics	Mature Women			
	White		Black	
	Number of Women	Percent	Number of Women	Percent
Household Head in 1973	413	71.2	410	66.5
Not Household Head in 1973	2,739	48.8	765	65.0
Marital Status in 1973				
Married, Husband Present	2,651	47.7	699	64.6
Married, Husband Absent (including separated)	95	56.9	197	64.2
Widowed	97	60.4	106	61.2
Divorced	195	76.9	101	77.7
Never Married	117	88.1	73	62.7

NOTE: Estimates for young women are limited to respondents not enrolled in school during the period.

TABLE 7

Mean Percentage of Years Since Leaving School
That Mature Women Worked 6 Months or More by Marital Status,
Head of Household Status, and Race in 1973

Status Characteristics	All Marital Statuses	Married, Husband Present	Married Husband Absent	Widowed	Divorced	Separated	Never Married
Percentage							
White							
Total	46	43	-	54	56	49	79
Household Head	58	-	-	51	56	49	86
Not Household Head	44	43	-	-	-	-	71
Black							
Total	56	56	-	51	64	54	66
Household Head	55	-	-	49	63	52	66
Not Household Head	57	56	-	-	-	-	-
Sample Size							
White							
Household Head	327	1	7	63	143	56	57
Not Household Head	2,137	2,058	7	6	14	5	47
Black							
Household Head	329	0	4	84	71	134	36
Not Household Head	594	541	6	6	9	13	19

NOTE: Dashes indicate insufficient sample sizes for making reliable estimates.

TABLE 8

Selected Social and Economic Characteristics of Young
Women in 1973 by Head of Household Status and Race

Selected Characteristics	White		Black	
	Head	Not Head	Head	Not Head
Number of Women	439	2,633	302	898
Percent with Less than 12 Yrs. of School	15.9	16.7	46.3	31.6
Percent Employed	80.1	52.7	50.4	53.2
Unemployment Rate	5.2	7.0	13.9	15.0
Labor Force Participation Rate	84.5	56.6	58.5	62.6
Percent with Health Problem	9.7	7.5	17.4	9.2
Mean Family Income	\$4,734	\$11,642	\$2,853	\$8,278
Mean Hourly Rate of Pay for Those Employed	\$3.09	\$2.78	\$2.67	\$2.50
Median Number of Children	.7	1.1	1.8	1.4
Median Poverty Ratio	2.00	3.06	.62	1.72
Percent Below Poverty Line	28.5	9.2	60.2	28.1
Percent White Collar (employed)	75.4	74.0	55.7	48.3
Percent White Collar (experienced, not employed)	49.7	58.5	35.3	43.1
Mean Weeks Worked Since Last Survey	38	26	24	27
Mean Usual Hours Worked at Current or Last Job	37	34	37	36
Mean Usual Hours Worked at Current Job	38	35	38	38
Mean Annual Earnings	\$4,163	\$2,458	\$2,631	\$2,305
Percent Receiving Welfare	16.5	4.0	51.4	19.8

employed young black household head was less likely to hold a white-collar job, had worked fewer weeks over the past year at a significantly lower hourly wage, and as a result, earned about \$2,630 over the preceding year, compared with about \$4,200 for her white counterpart. Reflecting the fact that earnings for female household heads at these ages comprise a major part of family income, white family income was about \$4,700, compared with only about \$2,900 for the black families.

Table 9 indicates that young black household heads at all educational levels have a more difficult time finding employment than do young white heads. However, once she is able to find a job, she does as well as her comparably educated white counterpart. There are no significant racial differences in annual earnings between young black and white employed household heads, reflecting generally similar patterns of weeks and hours worked and hourly wages. In addition, when gaged from an occupational perspective, as in Table 10, there is no annual earnings differential between black and white household heads employed in white-collar jobs. Also, while sample sizes are small, the data do not suggest any major differences in annual earnings between young black and white household heads employed in blue-collar or service occupations. ^{18/} From a policy perspective, this suggests that, among young women, there may be a greater need to emphasize mechanisms which enable greater proportions of young black household heads to seek and find employment, as the kinds of jobs generally available seem to have favorable job characteristics in terms of job stability and wage level.

^{18/} Variations by marital status were also pronounced among the younger women. However, sample size constraints precluded a careful examination of the characteristics of young never-married women who were not enrolled in school and heading their own households. In general, the married-spouse-present group had the most favorable income characteristics, and the divorced and separated group was most disadvantaged. The relatively small never-married out-of-school sample was a highly selected-out group, having favorable employment and income characteristics among the blacks. In general, the never-married white group no longer living with their parents are not a "problem" group, and probably represent the vanguard of a new life style becoming more prevalent, primarily among better educated young adults. See Appendix Table A for selected characteristics of the young women by marital status.

TABLE 9

Employment Characteristics of Young Female Heads
in 1973 by Educational Attainment and Race

Employment Characteristics	White		Black	
	High School Dropout	High School Graduate	High School Dropout	High School Graduate
Number of Women	76	373	148	168
Labor Force Participation Rate	65.7	87.6	51.4	66.4
Employment Ratio	57.8	84.0	41.8	59.3
Mean Characteristics of Employed				
Number of Women	39	291	52	101
Annual Earnings	\$3,379	\$5,262	\$3,578	\$5,380
Hourly Wage Rate	\$2.22	\$3.27	\$2.30	\$2.90
Weeks Worked in Year	39.6	46.1	38.3	47.0
Usual Hours Worked in Week	40.0	37.7	37.8	38.0

TABLE 10

Mean Annual Earnings of Young Female Heads
Employed Survey Week 1973 by Occupational Level and Race

Occupational Level	White		Black	
	Number of Women	Mean Annual Earnings	Number of Women	Mean Annual Earnings
White Collar	252	\$5,420	86	\$5,579
Blue Collar	28	3,503	29	4,138
Service	49	3,977	38	3,277

EMPLOYMENT AND RELATED CHARACTERISTICS:
THE TRANSITION OUT OF MARRIAGE

Whereas the preceding section focused on a cross section of all women in a given household or marital status, we focus here more narrowly on the characteristics of women immediately preceding and following a transition from being married and living with their husbands to being head of their own households. ^{19/} The "before" and "after" characteristics relate to all women who underwent such a transition at any time between the 1968 and 1973 surveys, with "before" representing the characteristics reported at the last interview when the husband was still present, and "after" referring to characteristics reported at the first interview, when the husband was absent and the woman reported she was the head of the household. By following the same women through the marriage and household transition, we can view the immediate short-term consequences of this process for the well-being of the woman and her family.

^{19/} It is emphasized that this transition group is quite different from the cross section groups in that they (the transition group) (1) by definition exclude the never-married, and (2) are all new heads of households. As such, one would expect them to be poorer and have less satisfactory employment characteristics.

It may be noted in Table 11 that, from this short-term perspective, both mature white and black households are handicapped to varying degrees when a woman moves from a married-husband-present status to head of household status. While the number of dependents and number of children in the family decline somewhat, the proportionate declines in family income are much greater, even though the mean annual earnings of the woman increase from the "before" to the "after" phase.

For the white woman, family income declines from almost \$10,500 to slightly over \$5,000 (1967 dollars). She loses, on the average, more than \$7,000 of her husband's earnings; her own increase in earnings of approximately \$700, as well as an increase in other income (primarily welfare) of about \$1,300, do not adequately compensate for the loss of her husband's income. As a result, her household income declines from 2.75 times the poverty level before the transition to only 1.84 times the poverty level (hereafter termed the "poverty ratio") after separation, divorce, or widowhood. 20/

As with the white women, the socioeconomic position of the black women also showed significant deterioration accompanying the transition to female head-of-household. However, since the average black household started from a poorer economic position than did the white household, the further economic deterioration for the average black household left it in an even more tenuous position relative to the poverty threshold.

Reflecting a greater number of children as well as more limited job skills, the average mature black woman, on becoming head of her own household, was less able to replace her husband's lost earnings. The percentage of black women who were employed declined from "before" to "after," whereas the percentage of white women employed sharply increased. 21/ As a result, an approximate \$4,100 decline in husband's

20/ It is useful, however, to keep in mind that this transition process focuses specifically on household heads after the transition. That is, women who altered their marital status or had their marital status altered but did not become heads of their households are not included in this analysis. To the extent that these nonhousehold heads lived in families where there was a greater likelihood of another adult being present (either relatives, friends, or a new husband), their socioeconomic status may, on the average, have been better than that of the average household head.

21/ It is interesting to note that several empirical studies of the determinants of marital disruption find a significant positive association between the level of the wife's earnings and the probability that a marital disruption will occur. See Heather L. Ross and Isabel V. Sawhill, *Time of Transition* (Washington: The Urban Institute, 1975), pp. 57-59, and Andrew Cherlin, "Employment, Income and Family Life: The Case for Marital Dissolution," paper presented at the Secretary of Labor's Invitational Conference on the National Longitudinal Surveys of Mature Women, 1978.

TABLE 11

Selected Characteristics of Mature Women and Their Families Before and After
the Transition from Nonhead to Head of Household
Status Between 1968 and 1973, by Race 1/

Selected Characteristics	White		Black	
	Before	After	Before	After
Number of Women	139	139	90	90
Social Characteristics				
Median Number of Dependents	3.2	2.7	4.3	3.6
Mean Number of Children	2.7	2.4	4.1	3.7
Percent with a Health Problem	13.8	16.9	27.1	28.0
Income Characteristics				
Mean Family Income 2/	\$10,476	\$5,291	\$7,052	\$4,395
Mean Poverty Ratio	2.75	1.84	1.74	1.24
Mean Husband's Earnings 2/	\$7,101	-	\$4,125	-
Percent Receiving Welfare Income	2.9	10.1	9.9	28.1
Mean Respondent's Annual Earnings 2/	\$1,979	\$2,636	\$2,051	\$2,353
Labor Force Characteristics				
Percent Employed	53.5	67.3	73.8	67.3
Unemployment Rate	6.9	3.7	8.4	2.5
Labor Force Participation Rate	57.5	69.9	80.5	69.2
Mean Weeks Worked in Year (Women Employed at Some Time During the Year)	26	31	33	33
Mean Hours Worked at Current Job	35	38	37	36
Mean Bose Index Score 3/ of Current Job	46	46	33	36
Mean Hourly Wage at Current Job	\$2.41	\$2.44	\$1.98	\$2.19
Percent Receiving Occupational Training in Past Year	19.4	27.9	21.5	13.6

1/ Universe consists of women who were married, spouse present at the 1967 survey and became widowed, divorced, or separated by 1972, with a simultaneous change from nonhead to head of household.

2/ Income adjusted to 1967 dollars.

3/ The Bose Index is an ordinal measure of occupational prestige developed from the responses of a sample of 197 white households in the Baltimore Metropolitan Area to questions about the prestige of 110 selected occupations. The rankings within each occupation were averaged and the mean values transformed to a metric with values of 0 to 100. The latter scores were regressed on the 1959 median earnings and 1960 median years of school completed of the civilian experienced female labor force employed in these occupations. The resultant equation was then used to estimate the mean prestige scores for occupations in which women in the NLS sample were represented. (See Christine E. Bose, *Jobs and Gender: Sex and Occupational Prestige* (Baltimore: The Johns Hopkins Press, 1973), Appendix E.

earnings between "before" and "after" was only partially compensated for by a \$300 increase in the woman's earnings and a \$1,200 increase in other income sources. The poverty ratio for black households declined from 1.74 times the poverty level to 1.24.

The differing employment transition patterns for black and white mature women solely reflect the lesser likelihood that black women who were not employed before the transition would become employed afterwards. As Table 12 indicates, almost half of the mature white women who were not employed prior to the transition had a job within about a year after the event, compared with only around one-quarter for the black heads. On the other hand, there were no significant posttransition employment differences for mature black and white heads who had been employed before the transition event. Some of this racial disparity reflects the lesser educational skills of the black nonemployed head, and some of the difference is associated with the greater average number of children in the black household. Racial discrimination and more limited geographic access to meaningful jobs may also be relevant factors.

The transition process for young women was as severe as it was for the mature women. The loss of husband's earnings was not compensated for by the decline in average family size. As a result, the mean poverty ratios for whites and blacks declined from 3.08 and 1.60 to 1.98 and 1.11, respectively (Table 13).

While there was an increase in the percentage of young household heads employed after the transition, mean annual earnings for the women did not increase significantly during the first year after a marital change. For both white and black women, however, welfare was a significant supplement to family income during this often difficult transition year.

Finally, with regard to the need for skill acquisition, evidence from limited sample sizes suggests that young and mature women who were not employed before the transition, but who were enrolled in a training program during that year, were more successful than their counterparts who did not receive training in finding a job after the transition and in obtaining higher annual earnings during that year.

The results of the above sections, which highlight the characteristics both of a full cross section of female household heads, as well as women who have recently become heads, can be summarized as follows: From a "universe of need" perspective, there is no doubt that female household heads and their families are, on average, in need of special assistance in the areas of employment counseling and training, as well as income maintenance.

TABLE 12

Employment of Young and Mature Women
Before and After Transition to Head of Household
by Race
(Percentage Distribution)

Employment Before, by Age, Race, and Employment Status	Number of Women	Employment After			
		Total	Employed	Not Employed	
Young Women					
White					
Employed	91	100.0	89.9	10.1	
Not Employed	85	100.0	45.4	54.6	
Black					
Employed	51	100.0	66.4	33.6	
Not Employed	58	100.0	43.1	57.8	
Mature Women					
White					
Employed	73	100.0	84.6	15.3	
Not Employed	66	100.0	47.2	52.8	
Black					
Employed	63	100.0	81.2	18.8	
Not Employed	22	100.0	26.7	73.3	

NOTE: Detail may not add to totals because of rounding.

TABLE 13

Selected Characteristics of Young Women and Their Families Before and After
the Transition from Nonhead to Head of Household
Status Between 1968 and 1973, by Race 1/

Selected Characteristics	White		Black	
	Before	After	Before	After
Number of Women	176	176	109	109
Social Characteristics				
Median Number of Dependents	1.49	1.35	1.95	2.35
Mean Number of Family Members	3.25	2.17	4.51	2.99
Mean Number of Children	1.1	1.1	1.8	1.9
Percent with a Health Problem	10.5	14.2	10.5	12.0
Income Characteristics				
Mean Family Income 2/	\$8,065	\$3,179	\$6,313	\$2,506
Mean Poverty Ratio	3.08	1.60	1.98	1.11
Mean Husband's Earnings 2/	\$5,487	-	\$4,046	-
Percent Receiving Welfare Income	6.8	23.3	21.7	46.6
Mean Respondent's Annual Earnings 2/	\$1,835	\$2,517	\$1,973	\$2,060
Labor Force Characteristics				
Percent Employed	51.4	68.2	45.7	53.4
Unemployment Rate	10.4	7.7	28.9	14.5
Labor Force Participation Rate	57.3	74.0	64.4	62.2
Mean Weeks Worked in Year (Women Employed at Some Time During the Year)	25	31	28	25
Mean Hours Worked at Current Job	35	39	40	39
Mean Bose Index Score 3/ of Current Job	48	49	41	45
Mean Hourly Wage at Current Job	\$2.19	\$2.22	\$1.93	\$2.17
Percent Receiving Occupational Training in Past Year	12.9	28.8	16.5	14.4

1/ Universe consists of young women who changed from a married, spouse present status to a widowed, divorced, or separated status sometime between 1968 and 1973 and simultaneously changed from a nonhead to head of household.

2/ Income adjusted to 1967 dollars.

3/ The Bose Index is an ordinal measure of occupational prestige developed from the responses of a sample of 197 white households in the Baltimore Metropolitan Area to questions about the prestige of 110 selected occupations. The rankings within each occupation were averaged and the mean values transformed to a metric with values of 0 to 100. The latter scores were regressed on the 1959 median earnings and 1960 median years of school completed of the civilian experienced female labor force employed in these occupations. The resultant equation was then used to estimate the mean prestige scores for occupations in which women in the NLS sample were represented. (See Christine E. Bose, Jobs and Gender: Sex and Occupational Prestige (Baltimore: The Johns Hopkins Press, 1973), Appendix E.

It is also apparent that women recently in transition to a household-head status face severe economic deprivation and are in need of assistance. It is suggested that, while the new transition family obviously needs income support to carry it through the often-difficult marital disruption period, it probably needs as much job-related assistance. While many mature women who become household heads ultimately acquire new or relearned job skills, as well as an understanding of how to seek and find jobs, the process is often inefficient and costly. Many social and economic traumas could be avoided by timely assistance at this crucial life cycle point.

SPECIAL EMPLOYMENT PROBLEMS

Child-Care Needs and Assistance

From a policy perspective, a major employment constraint for many women is the presence of young children in the household. If the child is of preschool age, the mother heading her own household must find often costly child-care assistance; if the child is of school age but still relatively young, she must either be able to adjust her working hours to coincide with the child's school hours, or else make special arrangements for the hours that the child is not in the custody of the school. 22/

While acknowledging that recent changes in the tax laws help lower income women cover part of their child-care costs, the costs of child care can, nonetheless, substantially reduce a woman's real disposable income.

Overall, about 55 percent of the mature white family heads and 70 percent of the mature black family heads had children below the age of 18 in their households in 1973. However, as these women were at that time between the ages of 35 and 49, only a small proportion (10 percent of the whites and 13 percent of the blacks) had children below school age.

Because of the relatively small proportion with young children, it was generally easier for the mature women to make acceptable child-care arrangements; overall, 37 percent of all the mature household heads indicated that their children supervised themselves while they were working, 29 percent worked while their children were in school,

22/ The inclusion of the never-married in this section undoubtedly leads to an understatement of the child-care needs of the overall female household head group.

and most of the remaining children were watched by a relative in the woman's own home. ^{23/} Paralleling this lesser need for assistance, less than 25 percent of mature household heads indicated that they had been unable to look for work at some time during the past year because of lack of child care, and about the same proportion indicated that they would not look if free child care were available.

In contrast, only about 30 percent of all the young white household heads, but almost 75 percent of their black counterparts had a child of their own who was also living with them. Also, for almost all these young women, their youngest child was below school age.

Part of the racial discrepancy in the labor force participation of young household heads undoubtedly reflects this racial differential of the presence of young children. A young black household head is much more likely to need child-care assistance before she can make employment arrangements. In fact, 2 of every 3 young black household heads with children indicated that they had been handicapped in their job search during the past year because of a lack of adequate child-care arrangements. In addition, about 60 percent of the black nonworking mothers indicated that they would seek work if free child-care facilities were available. Among young household heads, lack of adequate or appropriate child-care arrangements is perhaps the single most serious employment constraint.

For black young women in the labor force, the majority utilize relatives or other family arrangements for child-care purposes, while white women are much more likely to make arrangements with nonrelatives for the care of their children. To some extent, this racial difference reflects the greater ability of white women to pay for child-care services.

Health Problems and Employment

In addition to limited education and child-care constraints, the prevalence of work-limiting health problems represents perhaps the largest single constraint on a mature household head's ability to find and maintain meaningful employment. About 1 of every 5 white household heads and almost 1 of every 3 black heads indicated that

^{23/} Child-care statistics in this section reference the 1971 and 1972 surveys for young women, and 1972 for the mature women. For a comprehensive study highlighting differential patterns of child-care usage for the young and mature women, see Richard Shortlidge and Patricia Brito, "How Women Arrange for the Case of Their Children While They Work: A Study of Childcare Arrangements, Costs and Preferences in 1971," (Columbus, Ohio: The Center for Human Resource Research, 1976).

they had health problems that limited the amount or kind of work they could do. 24/ Among white women, health problems were most common among the separated, who are known, on average, to head the poorest households and thus, are probably less able to obtain satisfactory medical care. Among black women, health problems were most prevalent among the widowed group, who, on average, were older than the other women.

As Table 14 rather dramatically suggests, women household heads with health problems were much less likely than women in good health to be employed during the survey week; they also worked fewer weeks during the past year. Paralleling this difference in work activity, female household heads were much more likely to be receiving public assistance if they had a health problem; about 40 percent of all the heads with a health problem in 1973 had received public assistance during the preceding year, compared with only 13 percent for the healthy female heads.

Aside from these aggregate patterns, there is clear evidence that a health problem affects the employment prospects of black female household heads more severely than it does white household heads. It may be noted in Table 15 that white and black household heads without a health problem work approximately the same percentage of the year. On the other hand, white heads with a health problem are employed to a greater extent than black household heads with a health problem. Given the fact that black household heads are much more likely to have a health problem than their white counterparts, the employment implications of this social differential are quite serious.

It is suggested that at least part of the difference in employment levels between black and white household heads with health problems relates to the conditions of their employment. The average black household head among the mature women is much more likely to have a blue-collar or service (often private household) job. These are jobs which generally require more physical effort. Table 16, which shows the association between the current or usual occupational status of jobs held by the mature women heading households, their health status, and their survey week employment status, is enlightening. Female household heads whose current or last occupation was relatively low

24/ The health data in this section are based on the mature women's self-reporting materials about their own health status (see Table 14). As such, it should be evident that the responses may represent rationalizations for other behavior, as well as objective self-reporting of a health problem. Rationalizations of this kind undoubtedly inflate the strength of the association between reported health limitations and inability to have or find a job. As such, the data should be interpreted cautiously.

TABLE 14

Employment Characteristics of Mature Women in 1973 by
Health Status, Marital Status, Head of Household, and Race

Status Characteristics	Head of Household Status			Marital Status				
	Total	Head	Not Head	Married, Spouse Present	Married Spouse Absent/ Separated	Widowed	Divorced	Never Married
Total								
No Health Problem								
Number of Women	3,485	609	2,876	2,756	209	141	232	150
Percent Employed	58.7	79.8	55.2	54.2	72.2	67.3	85.5	91.6
Mean Hours Worked	36	37	35	35	36	35	38	40
Mean Weeks Worked	29	39	27	27	37	33	42	47
Health Problem								
Number of Women	873	228	645	611	89	64	67	43
Percent Employed	37.7	44.6	35.9	36.4	32.4	44.3	47.7	44.7
Mean Hours Worked	33	36	32	32	33	30	40	41
Mean Weeks Worked	19	22	18	18	17	19	25	22
White								
No Health Problem								
Number of Women	2,620	326	2,294	2,223	66	77	157	99
Percent Employed	57.2	79.9	54.0	53.0	73.1	64.7	85.0	93.0
Mean Hours Worked	36	38	35	35	38	34	38	40
Mean Weeks Worked	28	40	27	26	38	32	41	48
Health Problem								
Number of Women	551	93	458	441	31	21	40	25
Percent Employed	38.7	52.2	35.9	36.2	36.8	52.8	53.0	55.2
Mean Hours Worked	34	37	32	32	37	28	40	42
Mean Weeks Worked	19	24	18	18	18	20	27	26
Black								
No Health Problem								
Number of Women	865	283	582	533	143	64	75	51
Percent Employed	73.0	79.4	70.2	69.9	70.8	78.5	88.9	80.9
Mean Hours Worked	36	36	37	36	34	36	39	38
Mean Weeks Worked	36	39	35	35	36	36	44	40
Health Problem								
Number of Women	322	135	187	170	58	43	27	24
Percent Employed	32.0	26.6	35.9	38.4	25.5	30.0	23.3	14.4
Mean Hours Worked	32	31	32	32	26	36	35	29
Mean Weeks Worked	18	16	20	21	16	17	13	10

NOTE: The health item referred to is a self-report item indicating whether or not the respondent had a health problem that limited, in any way, the amount or kind of work she could do.

TABLE 15

Percentage of Year Worked for Mature Women in 1973 by
Head of Household Status, Health Status, and Race

Status Characteristics	White		Black	
	Number of Women	Percent	Number of Women	Percent
Female Household Head				
Health Problem	93	42.7	135	23.8
No Health Problem	326	73.1	283	67.5
Other Households				
Health Problem	458	27.7	187	30.8
No Health Problem	2,294	45.4	582	62.3

NOTE: The percentages in this table were estimated by dividing the estimated hours worked in the year (usual hours worked times mean weeks worked--data found in Table 13) for women in the different categories by 2,080 hours (52 weeks of 40 hours each).

TABLE 16

Employment Ratios of Mature Women in 1973 by Head of Household Status,
Occupational Status (Bose Index), 1/ and Health Status

Status Characteristics	Head		Not Head	
	Number of Women	Ratio	Number of Women	Ratio
Total Health Status				
Bose Score				
1-30	311	59.0	836	51.3
31-60	454	76.6	2,288	53.0
61 or Over	44	93.0	270	64.4
Health Problem				
Bose Score				
1-30	127	38.7	217	34.7
31-60	86	52.8	356	38.9
61 and Over	<u>2/</u>	<u>2/</u>	25	53.8
No Health Problem				
Bose Score				
1-30	184	73.4	619	56.2
31-60	368	82.1	1,932	55.5
61 or Over	42	92.7	245	65.6
Ratio of Employed/with Health Problem to Employed/without Health Problem				
Bose Score				
1-30	-	.53	-	.62
31-60	-	.64	-	.70
61 or Over	-	<u>2/</u>	-	.82

1/ The Bose Index is an ordinal measure of occupational prestige developed from the responses of a sample of 197 white households in the Baltimore Metropolitan area to questions about the prestige of 110 selected occupations. The rankings within each occupation were averaged and the mean values transformed to a metric with values of 0 to 100. The latter scores were regressed on the 1959 median earnings and 1960 median years of school completed of the civilian experienced female labor force employed in these occupations. The resultant equation was then used to estimate the mean prestige scores for occupations in which women in the NLS sample were represented. (See Christine E. Bose, Jobs and Gender: Sex and Occupational Prestige. (Baltimore: The Johns Hopkins Press, 1973), Appendix E.)

2/ Too few sample cases preclude statistical analysis.

status (below 31 on the Bose scale) had a 30-percent employment ratio if they had a health problem and a 73-percent employment ratio if they had no problem. ^{25/} If their occupational status was intermediate, the employment ratios were about 53 and 82 percent, respectively. Thus, not only are women with health problems better able to work if they have a higher status job, but in addition, their relative handicaps (compared with healthy women) are greatest when their status is lowest. Incidentally, as one would expect, this pattern also held for female nonhousehold heads, although their status-specific employment ratios were somewhat lower. ^{26/}

Further supporting evidence regarding the importance of differing job characteristics on the propensity of a health problem to affect employment was found in an examination of some of the factors which the respondents indicated affected their health. While this analysis was somewhat impressionistic, and self-responses with regard to specific health problems need to be interpreted cautiously, there are some results of interest. Comparing black and white heads with a health condition, 1 of every 4 blacks, compared with 1 of every 10 whites, indicated that "working outdoors" affected their health. Black women also indicated that their problem was more affected by dampness, noise, and heat. All of these factors more likely to be associated with more physically oriented jobs.

The implications of the health-employment relationship and its clear differentiation by race is perhaps the single most sobering finding of this study, as potential means for resolving the problem are, for the most part, unclear. To some extent, the gradual occupational transition of the female black labor force will, in the long run, help resolve the problem. In the short run, improved access to medical care for black and white household heads as part of a comprehensive job guidance system is certainly warranted. In some instances, medical services by

^{25/} It can be shown that a higher status on the Bose scale is strongly and positively associated with white-collar employment. For a detailed statement about the characteristics and interpretation of the Bose scale, see Footnote 1/ in Table 16. In general, it is acknowledged that this scale is a more sensitive indicator of the status for women than are most other socioeconomic scales.

^{26/} As further supporting evidence, multivariate analyses of the probability of having a health problem for mature women indicated that there is a strong inverse association between the presence of a health problem and one's occupational status, even after controlling for variations in socioeconomic status, the presence of children, marital status, age, and employment.

improving a woman's health, may enhance a woman's employability in an occupation where she already has experience. In other situations, it may be possible to steer a woman into an occupation in which her health limitation is not a handicap. 27/

27/ There is considerable evidence that overall female racial occupational differentials are narrowing over time. Young black women have only marginally less education than their white counterparts. Paralleling this narrowing of educational differentials are concomitant declines in occupational differentials. See, for example, Frank L. Mott, "Racial Differences in Female Labor Force Participation: Trends and Implications for the Future," The Urban and Social Change Review, Vol. 11, Nos. 1 and 2, 1978, pp. 21-27.

EMPLOYMENT AND EARNINGS

In the final analysis, the primary rationale for detailing the social and economic characteristics of female household heads is to clarify the causes of a less-than-satisfactory standard of living. Only by pinpointing population subgroups in need of assistance can appropriately focused programs and policies be designed.

For most women heading their own households, there are only limited options available for maintaining their income at a satisfactory level. The most effective means for assuring a good living standard is year-round employment at a satisfactory wage rate. While (as will be detailed below) other income sources often are useful supplements, most female heads of households are likely to be living below or near the poverty threshold unless their own earnings are adequate. Thus, any discussion of the status of female-headed households must center around the women's work activity.

Family income levels for female-headed households are conditioned by the ability of the woman to be gainfully employed. As Table 17 indicates, the income of the family is extremely sensitive, not only to the current employment status of the respondent, but to the extent of her employment during the preceding year. Conversely, without gainful employment, a substantial proportion of female-headed families are destined to receive poverty-level incomes. The average white female-headed family where the woman is employed year round has an income of about \$8,500. If the woman is employed more than half a year but less than full time, the mean family income is \$7,500. On the other hand, white female-headed households where the head is working half a year or less have a precarious economic status. The economic status of black households is even less satisfying.

TABLE 17

Mean Family Income for Mature Women in 1973 by Head of Household Status,
Employment Status in Survey Week, Weeks Worked During Year, and Race

Employment Characteristics	Total		White		Black	
	Head	Not Head	Head	Not Head	Head	Not Head
Mean Family Income						
Employed Survey Week	\$7,639	\$15,252	\$8,117	\$15,631	\$5,698	\$11,662
Not Employed Survey Week	4,666	13,376	4,875	13,770	4,215	7,974
Weeks Worked During Year						
None	4,421	13,542	4,643	13,928	3,923	8,196
1-25	4,396	11,998	4,245	12,477	3,809	6,701
26-48	6,959	14,687	7,503	15,042	4,735	10,513
49 or Over	8,064	15,906	8,527	16,300	6,203	12,570
Sample Size						
Employed Survey Week	439	1,246	241	935	198	311
Not Employed Survey Week	221	1,022	86	813	135	209
Weeks Worked During Year						
None	162	786	63	629	99	157
1-25	55	205	18	153	37	52
26-48	123	462	68	358	55	104
49 or Over	293	745	162	552	131	193

In addition to the direct association between the employment status of a mature female household head and her family's income, there are also clear associations between other characteristics of her job and her family's income. Not surprisingly, higher family incomes are associated with higher hourly wages, more hours worked in the week, and more weeks worked in the year (Table 18). As a result, as may be noted in Table 19, a female household head's earnings constitute the largest share of her family's income at all except the lowest family income levels. Mature white household heads earn about 38 percent of their families' income if the income level is below \$4,000, and about 60 percent at higher income levels. Similarly, black household heads also contribute through earnings about 38 percent in the lowest income category, and over 50 percent at the higher family income levels.

The very low respondent earnings in the lowest family income category reflect the limited number of weeks the head is able to find employment during the year. For example, focusing specifically on the white household heads who were employed at some time during the year, Table 19 shows the extent to which their annual earnings are reduced below the hypothetical earnings they would obtain if working year round, full time at the mean hourly wage rate for all workers at that family income level. It suggests that, for women in the poorest households, lack of year-round work reduces their earnings by 38 percent, with about 80 percent of the reduction reflecting the fact that they could not obtain enough weeks of work. The other 20 percent reduction reflected hours of work reduced below 40 hours a week. On the other hand, inadequate annual earnings--according to this definition of reduced weeks and hours--was minimal at the higher family income levels. Substantial increases in earnings could only be obtained by higher hourly wage rates.

Thus, even under this rather conservative definition of employment adequacy, "fuller" employment would have guaranteed every household at least \$4,000, even if no other income were available. If one arbitrarily granted each of these working women the minimum wage for 40 hours a week for 52 weeks, their "minimum" family income would have been at least \$5,500, and the proportion below the poverty line would have been reduced substantially.

Aside from the earnings that the household head herself can contribute to the family income, the earnings contributions of other family members, both relatives and nonrelatives, can substantially improve a household's well-being. As Table 20 indicates, family income increases substantially for both races as one moves from households having no earners to those having one earner. There is then another substantial increase, particularly for black households, with the addition of a second wage earner. Indeed, the average family income for the black households increases

TABLE 18

Employment Characteristics of Mature Female Heads of Household
by Family Income Level and Race

Family Income Level and Race	Mean Hourly Wage (employed women)		Mean Weeks Worked in Past Year				Mean Hours Worked at Current Job (employed women)	
			All Women		Employed Women			
	Number of Women	Mean Wage	Number of Women	Mean Weeks	Number of Women	Mean Hours	Number of Women	Mean Hours
White								
Less than \$4,000	38	1.94	81	18.9	42	36.3	35	35.3
\$4,000-5,999	55	2.41	67	39.2	56	47.6	51	38.3
\$6,000-9,999	86	3.07	94	43.7	85	48.5	81	36.9
\$10,000 or More	62	4.31	69	46.5	65	49.2	61	40.1
Black								
Less than \$4,000	71	2.10	149	24.0	90	39.7	71	32.0
\$4,000-5,999	61	2.16	86	33.6	62	46.5	54	36.1
\$6,000-9,999	52	3.15	68	38.9	54	48.5	51	37.1
\$10,000 or More	18	3.85	19	47.9	17	51.3	15	35.8

TABLE 19

The Effect of Reduced Weeks and Hours of Employment on Annual Wage of White,
Mature Female Heads of Household in 1973, by Family Income Level

Family Income Level	Respondent Annual Earnings if Employed Year Round, Full- Time at Mean Hourly Wage	Respondent Annual Earnings if Employed Mean Number of Hours and Weeks at Mean Hourly Wage	Mean Annual Earn- ings Divided by Mean Annual Hypo- thetical Earnings	Component Proportions of Reduction Below Hypothetical Mean Due to:	
				Reduced Hours	Reduced Weeks
Under \$4,000	\$4,035	\$2,486	.62	21.3	78.7
\$4,000-5,999	5,013	4,394	.88	31.5	68.5
\$6,000-9,999	6,386	5,494	.86	51.8	48.2
\$10,000 or Over	8,965	8,503	.95	-4.5	104.5

Source: Based on data presented in Table 18.

TABLE 20

Mean Family Income for Mature Female-Headed Households in 1973, by
Number of Wage Earners in Household and Race

Household Wage Earners	Total		White		Black	
	Number of Women	Mean Income	Number of Women	Mean Income	Number of Women	Mean Income
Total	477	\$6,939	220	\$7,429	257	\$5,485
No Earners	99	3,946	37	4,126	62	3,605
Head Only Earner	160	6,840	72	7,496	88	5,039
Other Member Only Earner	65	6,261	24	6,708	41	5,106
Two or More Earners	153	8,775	87	8,916	66	8,136

from about \$5,000 to \$8,000 with the addition of a second wage earner. More often than not, it is the addition of the second wage earner which enables the household to move substantially above the subsistence level.

However, 24 percent of black female-headed households have no wage earners, compared with only 17 percent for white households. Conversely, almost 40 percent of white households have at least two wage earners, compared with about 26 percent for black households. Thus, black female-headed households are doubly handicapped, not only by having less income for a given number of wage earners, but by having, on the average, fewer wage earners present. In fact, ceteris paribus, if black female-headed households had the distribution of wage earners present in white households, their family income would have been \$6,006 rather than \$5,485. Thus \$521, or about 27 percent of the \$1,944 difference in mean family income between the black and white female-headed households, represents the difference in the number of wage earners between white and black families; the remaining \$1,423, or 73 percent, reflects the lower family income in black families for a given number of wage earners.

RACE, INCOME ADEQUACY, AND UNEARNED INCOME

While Table 21 indicates that earnings are easily the single most common income source for most female-headed households, various other sources can be of crucial importance to many households. There is a wide variety of income sources which are differentially important to women in different marital statuses, and of different races.

As noted earlier, the heterogeneous household head category can sometimes disguise major disparities between different kinds of families. Even a casual examination of the variations in income sources by marital status in Table 22 indicates several patterns of interest. Focusing on the unearned income sources shows that white widows have substantial economic advantages over their black counterparts; about 19 percent of white widows have access to veterans' pensions or workers' compensation payments, compared with only 11 percent for black widows. Also, 60 percent of the white widows receive disability payments of some kind, compared with 46 percent for the black women. Twenty-six percent of the white widows receive either a pension, alimony, child support, or other forms of transfer payments, compared with about 6 percent for the black widows. Thus, a black woman who is widowed is severely handicapped financially, compared with her white counterpart. Aside from employment, her only viable option is welfare.

TABLE 21

Percentage Contributions of Respondent's Earnings, Welfare Income, and Other Income and Earnings to the Family Income of Mature Women in 1973, by Family Income Level, Race, and Head of Household Status

Family Income Level and Race	Female Head of Household					Other Households				
	Total Contributions	Number of Women	Respondent's Earnings	Welfare Income	Other Income and Earnings	Total Contributions	Number of Women	Respondent's Earnings	Welfare Income	Other Income and Earnings
Total	100.0	660	58.5	6.7	34.8	100.0	2,268	16.4	0.3	83.3
Less than \$4,000	100.0	238	37.8	24.7	37.5	100.0	162	20.5	10.0	69.5
\$4,000-5,999	100.0	159	60.3	13.5	26.2	100.0	178	12.6	4.0	83.4
\$6,000-9,999	100.0	170	63.4	4.8	31.8	100.0	478	15.5	.7	83.8
\$10,000 or More	100.0	93	59.2	1.2	39.6	100.0	1,449	16.6	.1	83.3
White	100.0	327	60.4	4.0	35.6	100.0	1,748	15.8	.2	84.0
Less than \$4,000	100.0	85	37.9	18.6	43.5	100.0	83	20.9	10.9	68.2
\$4,000-5,999	100.0	71	62.2	11.0	26.8	100.0	79	9.2	2.5	88.3
\$6,000-9,999	100.0	99	65.6	2.4	32.0	100.0	320	14.4	.5	85.1
\$10,000 or More	100.0	72	60.0	.6	39.4	100.0	1,266	16.0	0	84.0
Black	100.0	333	49.6	19.4	31.0	100.0	520	27.2	1.6	71.2
Less than \$4,000	100.0	153	37.5	35.0	27.5	100.0	79	19.3	7.1	73.6
\$4,000-5,999	100.0	88	54.6	20.9	24.5	100.0	99	22.3	8.5	69.2
\$6,000-9,999	100.0	71	53.4	15.6	31.0	100.0	159	22.7	2.0	75.3
\$10,000 or More	100.0	21	50.7	7.6	41.7	100.0	183	29.8	.4	69.8

TABLE 22

Percentage of All Mature Women Receiving Selected Income Sources in 1973,
by Head of Household Status, Marital Status, and Race

Status Characteristics	Number of Women 2/	Respon- dent's Earnings	Husband's Earnings	Income Source 1/					
				Unemploy- ment Com- pensation	Veteran's or Work- men's Com- pensation or Pension	Social Security or Dis- ability Payments	A.F.D.C. or Other Public Welfare	Pensions	Child Support Alimony or Other Payment
Total	4,398	54.9	67.9	7.6	6.4	11.0	6.8	3.5	6.0
Head	855	71.0	0	4.9	5.6	22.2	23.1	5.4	21.7
Not Head	3,543	51.9	83.0	8.1	6.6	8.9	3.8	3.1	3.2
White	3,192	53.6	70.1	7.7	6.7	10.7	4.5	3.6	6.1
Head	426	72.9	0	5.1	6.3	23.2	15.8	6.4	24.8
Not Head	2,766	50.6	83.2	8.2	6.8	8.7	2.8	3.2	3.3
Married, Spouse Present	2,671	50.0	84.4	8.3	6.9	7.4	2.5	3.0	3.2
Married, Spouse Absent/ Separated	99	63.2	0	5.6	1.3	16.2	28.4	2.6	24.6
Widowed	100	59.1	0	4.3	18.8	61.8	5.2	18.1	8.7
Divorced	197	80.4	0	5.6	4.9	14.4	19.3	3.2	39.0
Never Married	125	78.9	0	3.9	.9	30.4	6.4	6.5	2.5
Black	1,206	65.9	49.6	6.4	4.0	13.6	26.5	2.2	4.9
Head	429	64.4	0	3.9	3.4	18.8	47.9	2.0	10.9
Not Head	777	66.7	80.6	7.7	4.4	10.9	15.5	2.3	1.8
Married, Spouse Present	707	66.8	88.3	8.4	4.5	8.6	13.3	2.2	1.1
Married, Spouse Absent/ Separated	206	64.1	0	5.4	.8	14.7	52.0	0	13.4
Widowed	111	59.0	0	1.6	10.7	46.3	48.0	5.8	0
Divorced	102	73.6	0	2.8	2.2	18.3	32.2	2.6	18.7
Never Married	80	59.9	0	2.2	1.1	8.7	51.1	2.1	6.0

1/ Income is reported for preceding year.

2/ Nonresponse rates may vary somewhat by income source. Sample sizes represent maximum numbers of sample cases available for each characteristic.

Reflecting the possibility that some women may never marry due to a disability, about 30 percent of the white never-married population are receiving a disability payment of some kind compared with 9 percent for the black never-married women; twenty-five percent of the white separated women and 39 percent of the white divorced women are receiving some form of alimony, child support, or other transfer payment compared with 13 and 19 percent, respectively, for the black women. Once again, the black woman's only major income alternative, aside from employment, is welfare, whereas the white unmarried woman often has a wide range of income options.

In Table 23, the components of family income for female-headed households are examined by income and child status. These data emphasize certain significant socioeconomic variations in the income composition. For example, wealthier households generally have greater access to earnings of a household head, disability payments, and alimony or child support payments, whereas poorer households, which do not have access to these other income sources, are forced to fall back more heavily on welfare. Indeed, the data make clear that welfare is not a mechanism for living "high off the hog," but rather a means for a marginal survival.

Also, an examination of the income composition of white and black female-headed households with children shows that the white households with children are more likely than black households to have greater access to every single income source except welfare. This, more clearly than any other statistic cited, clarifies the need for more and better employment opportunities for black women heading their own households.

Overall, for all female-headed households, about 50 percent of their family incomes is derived from the earnings of the household head, only about 7 percent from welfare payments, and the remaining 35 percent from other income and earnings sources (Table 21). This composition varies, of course, by race and family income levels. The poorest households rely more heavily on welfare and other income sources, whereas the wealthier households rely more on the earnings of the head, the earnings of other individuals, and other unearned income. Generally, as indicated earlier, black households are forced to rely more on welfare than are white households at all income levels, reflecting the black households' more limited access both to well-paying employment and to other income sources.

TABLE 23

Percentage of Mature Female Heads of Household Receiving Selected Income Sources in 1973,
by Family Income Level, Number of Children, and Race

Status Characteristics	Income Source 1/							
	Number of Women 2/	Respon- dent's Earnings	Unemploy- ment Com- pensation	Veteran's or Work- men's Com- pensation or Pension	Social Security or Dis- ability Payments	A.F.D.C. or Other Public Welfare	Pensions	Child Support, Alimony or Other Payments
Family Income								
Less than \$4,000	238	48.2	5.7	2.4	17.3	36.1	2.1	19.4
\$4,000-7,499	235	79.4	7.7	3.9	19.4	28.4	4.3	16.0
\$7,500 or More	187	88.7	1.8	9.0	31.5	7.7	6.8	30.7
Children								
None	312	80.8	5.8	3.3	12.5	7.3	4.6	9.1
1	144	79.8	7.1	6.7	31.1	18.8	4.7	29.0
2	135	63.1	1.7	8.8	34.0	27.8	8.5	34.2
3 or More	243	52.7	3.6	6.4	23.4	51.1	5.1	28.9
Any	522	64.3	4.2	7.2	28.9	34.1	5.9	30.4
White								
Income Less than \$4,000	85	44.5	5.2	2.4	18.7	25.7	2.1	24.3
Any Children	233	66.5	4.5	8.1	31.3	24.2	7.4	37.2
Black								
Income Less than \$4,000	153	54.9	6.5	2.6	14.8	55.3	2.1	10.3
Any Children	289	58.3	3.3	4.8	22.4	61.2	1.9	11.9

1/ Income is reported for preceding year.

2/ Nonresponse rates may vary somewhat by income source and status characteristic.

INCOME, WELFARE, AND POVERTY

The earlier focus on family income masks the extent of the decline in economic well-being associated with a change in household status, as it did not adequately consider the association between changes in family income associated with becoming a female-headed household unit and changes in family size. These, indeed, are the two major determinants of the official poverty-level definition. 28/

While an earlier section of this report emphasized the sharp declines in family income associated with a household transition, it did not emphasize the lesser decline in family size, reflecting the fact that most children in disrupting households remain with their mother. Figures 1 and 2 present poverty ratio disruptions for young and mature white and black disrupting households, both before and after the household transition (these are the same women described earlier in this section). As noted in Footnote 28, the poverty ratio is simply a ratio of a family's income to the official poverty threshold for a family of that composition. The curves in Figures 1 and 2 represent the percentage of households which fall below given poverty ratios, and geographically demonstrate the major poverty transition which occurs between the last year that a husband-wife family is intact, and the first (following) year that the husband is no longer present and the woman is the head of the unit.

Both white and black households show dramatic shifts in relation to the poverty ratio. For white mature women, the proportion living below the poverty threshold increased from about 10 to about 34 percent, and for blacks, from 38 to 51 percent (Figure 2). Equally important, there are major shifts for households all along the income distribution. For the younger women, the poverty transition is similar, as may be witnessed in Figure 1. This massive movement into poverty, it may be recalled, largely reflects the fact that small short-term increases in the earnings of the new female household head and in her access to welfare payments cannot begin to compensate for the loss of the husband's earnings. Other

28/ The official definition of the poverty level for a given family is based on a combined knowledge of a family's income and the number of family members, with other adjustments being made for the presence of children, and whether or not the family is in an urban or rural area. Based on this poverty definition, this section utilizes the concept of a poverty ratio which is a ratio of a family's income to the official poverty threshold for a family of that composition. Thus, a family with a poverty ratio of one is at the poverty threshold, and so on. The official poverty definition is based on the relationship between the family's income level, the number of family members, and whether or not they are living in an urban or rural area in the relevant year. See the following U.S. Bureau of the Census publications: All in the Current Population Report series, "The Extent of Poverty in the United States, 1959 to 1966," P-60, No. 54, and "Revision in Poverty Statistics, 1959 and 1968," P-23, No. 28, and "Characteristics in the Low Income Population, 1971," P-60, No. 86.

Figure 1 Cumulative Percentage Below Given Poverty Ratio for Young Women Before and After Household Transition

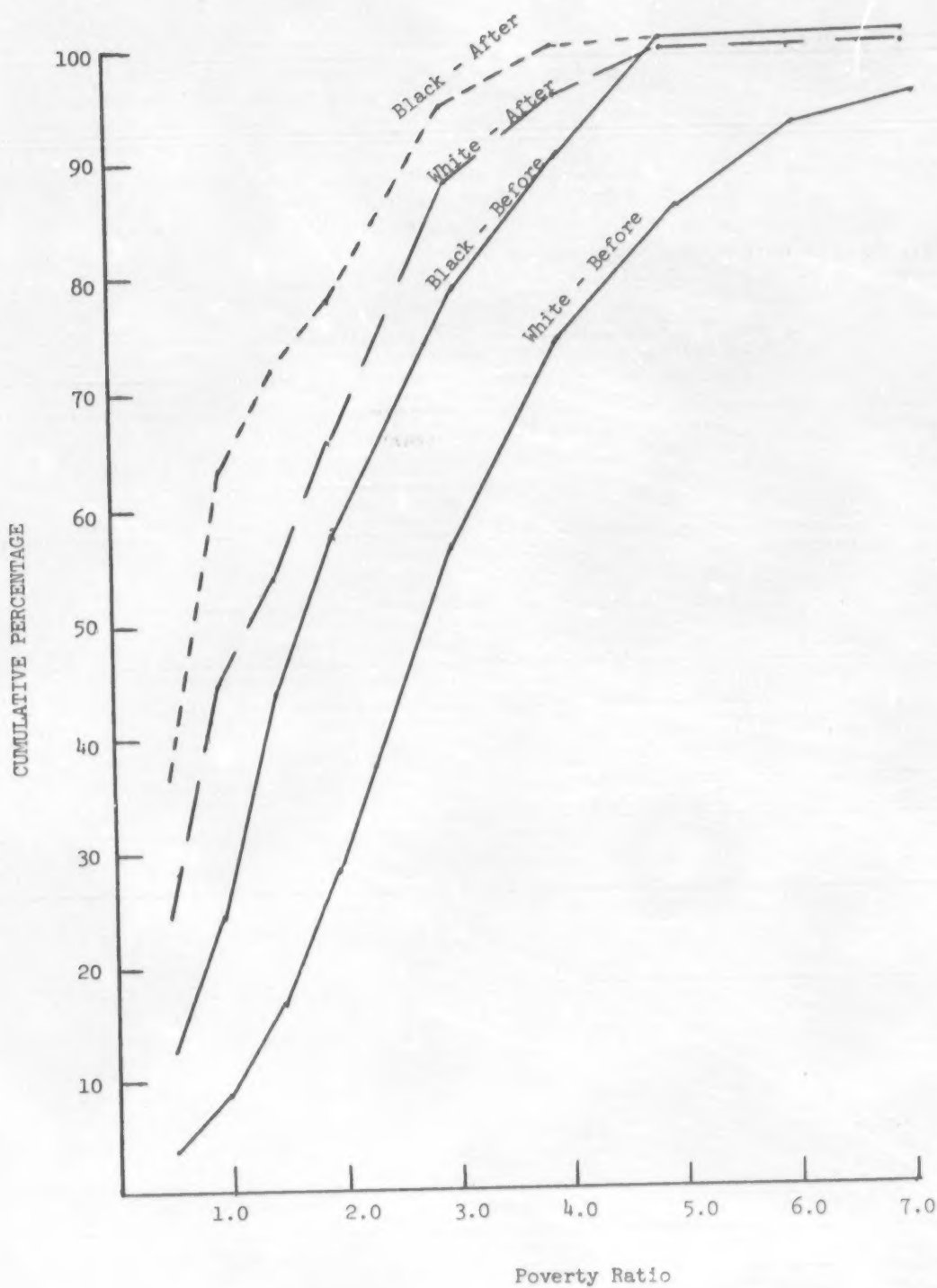
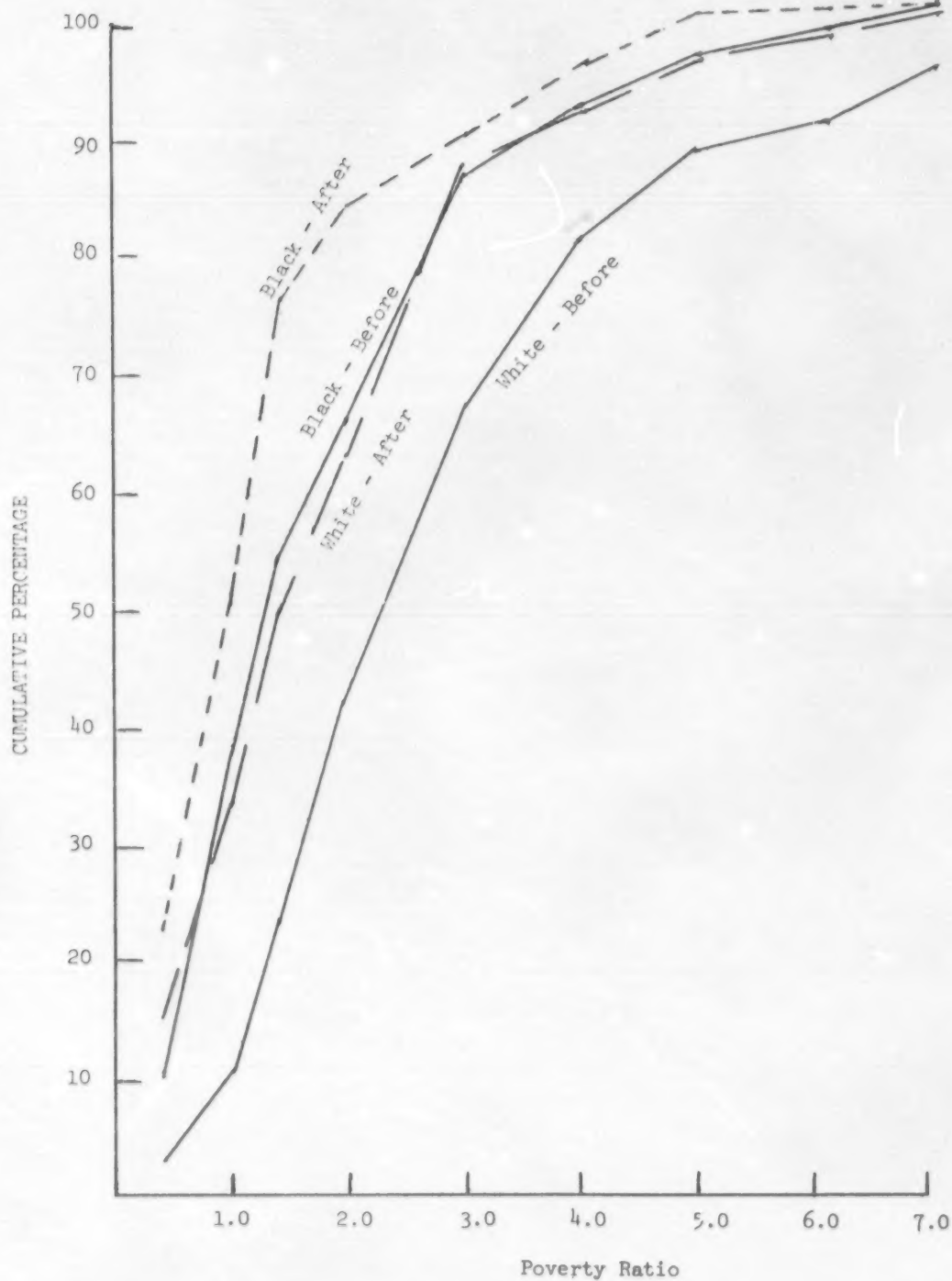


Figure 2 Cumulative Percentage Below Given Poverty Ratio for
Mature Women Before and After Household Transition



data, not presented here, indicate that in subsequent years, the income and poverty situation, particularly for white women, improves somewhat, reflecting the household head's increased earnings as she adjusts and learns to cope with her new household head status. ^{29/}

The extent to which poverty probabilities are sensitive to the presence of children can be seen in Figure 3, which provides mean poverty ratio estimates for households with varying numbers of children. Households headed by white and black mature women are systematically more likely to be below the poverty line as the number of children in the household increases. In fact, black female-headed households with three or more children have mean family incomes which leave them, on average, below the poverty line. ^{30/} This extreme situation reflects a myriad of factors, including limited job skills of the head of the household, lack of adequate child-care support, as well as inadequate public assistance payments. However, even in the families with several children, remunerative employment can substantially reduce poverty. As evidenced in Table 24, white and black household heads with two, three, or four children are generally able to earn more if they can find a job, than they would otherwise receive from welfare. Thus, with the exception of black female-headed households with four or more children, the average poverty ratio for all other household statuses where the woman is employed, is above the poverty line.

As a concluding note, it is emphasized that, for women in all marital statuses and all household situations, mean poverty ratios are much higher for families not receiving welfare. In fact, the average black female-headed household receiving welfare has a poverty ratio of .82, and the average white female-headed household receiving welfare has a poverty ratio of 1.01. Their counterparts not receiving public assistance have poverty ratios of 1.74 and 2.73, respectively. As has been demonstrated, welfare receipt generally reflects an inability to secure other income, be it earned or unearned. As also has been demonstrated, for most households, including those with female heads, the only way in our society to attain even a minimally acceptable

^{29/} Frank L. Mott and Sylvia F. Moore, "The Causes and Consequences of Marital Breakdown," Chapter 7 in Frank L. Mott et al., Women Work and Family (Lexington: Heath-Lexington Press, 1978), pp. 113-136.

^{30/} Stein points out, using CPS data, that if a family headed by a woman has only one or two children, it has about a 66-percent chance of staying above the poverty line. As the number of children increases, the probability that the family's income will fall below the poverty line rises sharply. Robert L. Stein, "The Economic Status of Families Headed by Women," Monthly Labor Review (December 1970), pp. 3-10.

Figure 3 Mean Poverty Ratio for Mature Women
by Number of Own Children Present in
Household, Household Headship, and Race

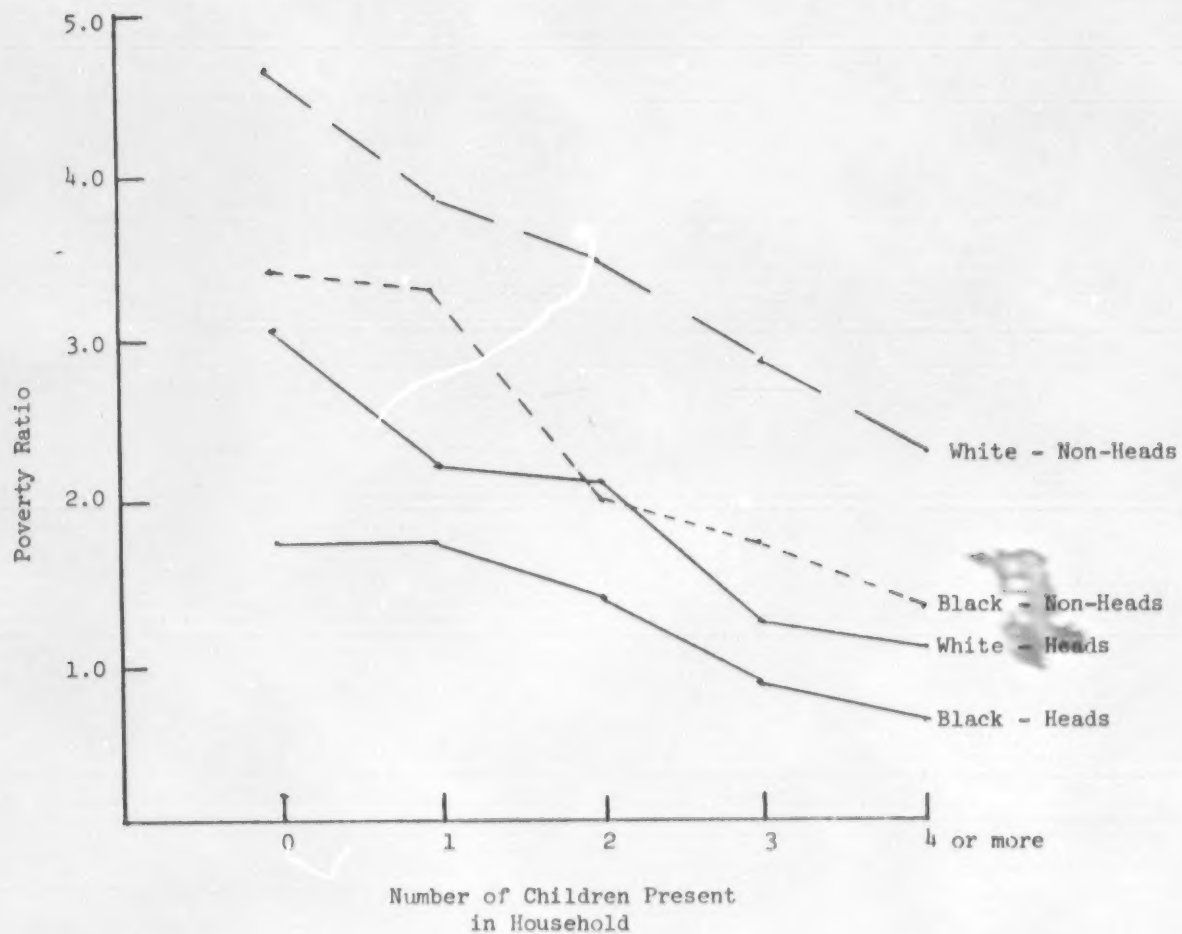


TABLE 24

Composition of Family Income for Mature Female Heads of Households in
1973 by Employment Status, Number of Children, and Race

Status Characteristics	Mean Family Income	Mean Respon- dent's Earnings	Mean Welfare Income	Percentage Contributions to Family Income		Mean Poverty Ratio	Number of Women
				Respon- dent's Earnings	Welfare Income		
White							
Employed							
No Children	\$7,880	\$6,664	\$ 16	84.6	0.2	3.49	124
1 Child	8,540	5,600	87	65.6	1.0	2.76	38
2 Children	9,328	4,323	161	46.3	1.7	2.59	32
3 Children	7,154	4,117	106	57.5	1.5	1.54	23
4 or More Children	8,821	4,660	1,276	52.8	14.5	1.59	12
Not Employed							
No Children	4,185	2,117	205	50.6	4.9	1.75	33
1 Child	3,470	1,063	588	30.6	16.9	1.12	14
2 Children	7,538	221	391	2.9	5.2	1.71	15
3 Children	5,557	100	561	1.8	10	1.15	14
4 or More Children	5,552	811	1,658	14.6	29.9	.90	22
Black							
Employed							
No Children	4,932	3,725	82	75.5	1.7	2.05	81
1 Child	7,397	5,173	262	69.9	3.5	2.19	28
2 Children	7,457	4,418	350	59.2	4.7	1.82	24
3 Children	5,576	4,267	564	76.5	10.1	1.20	15
4 or More Children	5,131	2,345	998	45.7	19.5	.76	38
Not Employed							
No Children	2,804	1,436	458	51.2	16.3	1.19	35
1 Child	4,436	1,376	920	31.0	20.7	1.11	14
2 Children	3,974	958	1,355	24.1	34.1	.82	20
3 Children	3,870	306	2,681	7.9	69.3	.75	17
4 or More Children	4,983	360	2,716	7.2	54.5	.63	61

standard of living is through gainful employment. Transfer payments of various kinds can provide temporary assistance to help women and their families through difficult transitional periods. However, all the evidence available is consistent with the premise that only meaningful work at a reasonable wage can permanently solve the problems of economic need and subsistence existence for many Americans.

APPENDIX

APPENDIX TABLE A

Selected Social and Economic Characteristics of Young
Women in 1973 by Marital Status and Race

Selected Characteristics	Marital Status		
	Married, Husband Present	Never Married	Other 1/
White			
Number of Women	2,045	809	218
Percent with Less than 12 Yrs. of School	19.1	6.4	34.8
Percent Employed	48.3	73.4	67.1
Unemployment Rate	7.0	5.5	8.8
Labor Force Participation Rate	52.0	77.7	73.5
Percent with Health Problem	7.7	6.7	12.9
Mean Family Income	\$10,897	\$11,049	\$6,600
Mean Hourly Rate of Pay for Those Employed	\$2.96	\$2.69	\$2.86
Median Number of Children	1.6	0.5	1.4
Median Poverty Ratio	3.06	2.71	1.96
Percent Below Poverty Line	9.4	13.8	29.6
Percent White Collar (employed)	73.9	76.4	69.0
Percent White Collar (experienced, not employed)	59.7	55.6	35.2
Mean Weeks Worked Since Last Survey	24	36	32
Mean Usual Hours Worked at Current or Last Job	35	34	37
Mean Usual Hours Worked at Current Job	35	35	39
Mean Annual Earnings	\$2,379	\$3,373	\$3,578
Percent Receiving Welfare	3.5	5.4	29.8
Black			
Number of Women	496	513	191
Percent with Less than 12 Yrs. of School	32.7	31.1	52.6
Percent Employed	55.5	50.1	51.1
Unemployment Rate	12.4	19.8	6.8
Labor Force Participation Rate	63.3	62.5	54.9
Percent with Health Problem	8.1	9.3	24.2
Mean Family Income	\$8,852	\$6,050	\$4,193
Mean Hourly Rate of Pay for Those Employed	\$2.54	\$2.55	\$2.49

APPENDIX TABLE A (Continued)

Selected Characteristics	Marital Status		
	Married, Husband Present	Never Married	Other ^{1/}
Median Number of Children	2.1	0.6	2.4
Median Poverty Ratio	2.08	1.16	0.80
Percent Below Poverty Line	18.2	45.1	59.0
Percent White Collar (employed)	48.3	54.7	44.9
Percent White Collar (experienced, not employed)	44.1	41.9	30.4
Mean Weeks Worked Since Last Survey	27	26	23
Mean Usual Hours Worked at Current or Last Job	37	36	37
Mean Usual Hours Worked at Current Job	39	36	37
Mean Annual Earnings	\$2,564	\$2,276	\$2,228
Percent Receiving Welfare	7.6	36.7	60.3

^{1/} "Other" marital status includes women who are married, with husband absent, widowed, divorced, or separated.

WHERE TO GET MORE INFORMATION

For more information, contact the Employment and Training Administration, U.S. Department of Labor, Washington, D.C. 20213, or any of the Regional Administrators for Employment and Training whose addresses are listed below.

Location	States Served	
John F. Kennedy Bldg. Boston, Mass. 02203	Connecticut Maine Massachusetts	New Hampshire Rhode Island Vermont
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1371 Peachtree Street, N.E. Atlanta, Ga. 30309	Alabama Florida Georgia Kentucky	Mississippi North Carolina South Carolina Tennessee
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1961 Stout Street Denver, Colo. 80204	Colorado Montana North Dakota	South Dakota Utah Wyoming
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